



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [HEARTLAND FINANCIAL USA, INC.](#)

**City/State** [DUBUQUE, IA](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [18,371,006](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [11](#)

| Peer Group Number | Description  |
|-------------------|--|
| 1                 | Consolidated assets equal to or greater than \$10 billion  |
| 2                 | Consolidated assets between \$3 billion and \$10 billion   |
| 3                 | Consolidated assets between \$1 billion and \$3 billion  |
| 4                 | Consolidated assets between \$500 million and \$1 billion  |
| 5                 | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)                                 |
| 6                 | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7                 | Consolidated assets less than \$150 million (valid only prior to March 2003)   |
| 9                 | Atypical and second-tier holding companies   |

Mailing Address:

[HEARTLAND FINANCIAL USA, INC.](#)

[1398 CENTRAL AVENUE](#)

[DUBUQUE, IA 52001](#)

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## Summary Ratios

|                                    | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|------------------------------------|------------|------------|------------|------------|------------|
| Average assets (\$000) .....       | 18,129,240 | 13,770,015 | 14,777,102 | 12,016,964 | 10,766,445 |
| Net income (\$000) .....           | 114,419    | 50,171     | 137,938    | 149,129    | 116,998    |
| Number of BHCs in peer group ..... | 131        | 127        | 128        | 125        | 118        |

|  | BHC    | Peer # 1 | Pct  |
|--|--------|----------|------|--------|----------|------|--------|----------|------|--------|----------|------|--------|----------|------|
| <b>Earnings and Profitability:</b>   |        |          |      |        |          |      |        |          |      |        |          |      |        |          |      |
| <b>Percent of Average Assets</b>   |        |          |      |        |          |      |        |          |      |        |          |      |        |          |      |
| Net interest income (tax equivalent) .....   | 3.14   | 2.65     | 81   | 3.47   | 2.84     | 85   | 3.36   | 2.77     | 86   | 3.65   | 3.01     | 80   | 3.90   | 3.08     | 87   |
| + Non-interest income .....  | 0.67   | 1.11     | 29   | 0.76   | 1.14     | 34   | 0.72   | 1.21     | 30   | 1.05   | 1.32     | 50   | 0.98   | 1.31     | 40   |
| - Overhead expense .....   | 2.27   | 2.24     | 57   | 2.68   | 2.63     | 64   | 2.49   | 2.57     | 56   | 3.06   | 2.69     | 73   | 3.27   | 2.71     | 81   |
| - Provision for credit losses .....  | -0.09  | -0.15    | 54   | 0.65   | 0.85     | 42   | 0.44   | 0.51     | 42   | 0.14   | 0.15     | 57   | 0.22   | 0.14     | 79   |
| + Securities gains (losses) .....  | 0.03   | 0.01     | 88   | 0.05   | 0.03     | 76   | 0.05   | 0.02     | 79   | 0.06   | 0.01     | 94   | 0.01   | 0        | 88   |
| + Other tax equivalent adjustments .....   | 0      | 0        | 48   | 0      | 0        | 11   | 0      | 0        | 48   | 0      | 0        | 84   | 0      | 0        | 10   |
| = Pretax net operating income (tax equivalent) .....                                 | 1.65   | 1.79     | 47   | 0.96   | 0.64     | 61   | 1.21   | 1.04     | 61   | 1.57   | 1.56     | 48   | 1.41   | 1.57     | 34   |
| Net operating income .....   | 1.26   | 1.36     | 46   | 0.73   | 0.48     | 61   | 0.93   | 0.81     | 60   | 1.24   | 1.19     | 52   | 1.09   | 1.24     | 31   |
| Net income .....   | 1.26   | 1.35     | 46   | 0.73   | 0.50     | 60   | 0.93   | 0.82     | 59   | 1.24   | 1.19     | 52   | 1.09   | 1.24     | 31   |
| Net income (Subchapter S adjusted) .....   |        |          | 2.16 |        |          | 0.93 |        |          | 1.18 |        |          | 1.17 |        |          | 1.42 |
| <b>Percent of Average Earning Assets</b>   |        |          |      |        |          |      |        |          |      |        |          |      |        |          |      |
| Interest income (tax equivalent) .....   | 3.56   | 3.14     | 74   | 4.24   | 3.78     | 77   | 3.98   | 3.55     | 75   | 4.76   | 4.41     | 73   | 4.83   | 4.24     | 84   |
| Interest expense .....   | 0.18   | 0.27     | 29   | 0.45   | 0.66     | 27   | 0.33   | 0.52     | 24   | 0.74   | 1.08     | 26   | 0.53   | 0.86     | 21   |
| Net interest income (tax equivalent) .....   | 3.38   | 2.85     | 82   | 3.79   | 3.10     | 84   | 3.65   | 3.01     | 86   | 4.02   | 3.33     | 79   | 4.30   | 3.38     | 86   |
| <b>Losses, Allowance, and Past Due + Nonaccrual</b>                                  |        |          |      |        |          |      |        |          |      |        |          |      |        |          |      |
| Net loan and lease losses / Average loans and leases .....                           | 0.09   | 0.13     | 45   | 0.17   | 0.28     | 47   | 0.32   | 0.27     | 68   | 0.11   | 0.21     | 42   | 0.25   | 0.22     | 68   |
| Earnings coverage of net loan and lease losses (X) .....                             | 31.55  | 4.52     | 74   | 14.64  | 21.56    | 57   | 8.29   | 22.91    | 37   | 24.41  | 24.40    | 67   | 9.54   | 21.75    | 35   |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale ..... | 1.21   | 1.39     | 38   | 1.30   | 1.51     | 37   | 1.31   | 1.58     | 34   | 0.84   | 0.83     | 52   | 0.84   | 0.90     | 42   |
| Allowance for loan and lease losses / Total loans and leases .....                   | 1.20   | 1.37     | 40   | 1.29   | 1.48     | 39   | 1.31   | 1.55     | 37   | 0.84   | 0.81     | 51   | 0.82   | 0.89     | 43   |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....             | 0.91   | 0.63     | 78   | 1.04   | 0.66     | 85   | 0.93   | 0.71     | 75   | 0.99   | 0.57     | 87   | 1.04   | 0.61     | 87   |
| 30-89 days past due loans and leases / Total loans and leases .....                  | 0.17   | 0.27     | 41   | 0.22   | 0.36     | 36   | 0.23   | 0.39     | 33   | 0.33   | 0.43     | 47   | 0.21   | 0.44     | 23   |
| <b>Liquidity and Funding</b>   |        |          |      |        |          |      |        |          |      |        |          |      |        |          |      |
| Net noncore funding dependence .....   | -2.42  | -1.82    | 51   | -3.97  | 6.94     | 22   | -2.28  | 3.20     | 35   | -2.40  | 14.45    | 10   | 2.44   | 16.62    | 11   |
| Net short-term noncore funding dependence .....                                      | -3.31  | -8.21    | 63   | -5.08  | -2.29    | 34   | -4.33  | -4.76    | 46   | -4.01  | 3.38     | 22   | 0.98   | 4.66     | 24   |
| Net loans and leases / Total assets .....  | 54.02  | 59.81    | 28   | 61.10  | 63.21    | 33   | 55.56  | 61.58    | 24   | 63.02  | 63.77    | 35   | 65.44  | 63.98    | 39   |
| <b>Capitalization</b>  |        |          |      |        |          |      |        |          |      |        |          |      |        |          |      |
| Tier 1 leverage ratio .....  | 8.50   | 9.11     | 33   | 9.95   | 9.03     | 77   | 9.02   | 9.13     | 48   | 10.10  | 9.76     | 63   | 9.73   | 9.71     | 51   |
| Holding company equity capital / Total assets .....                                  | 11.76  | 10.88    | 65   | 11.63  | 11.06    | 58   | 11.61  | 11.16    | 60   | 11.95  | 12.43    | 43   | 11.62  | 12.22    | 50   |
| Total equity capital (including minority interest) / Total assets .....              | 11.76  | 11.01    | 62   | 11.63  | 11.18    | 57   | 11.61  | 11.29    | 58   | 11.95  | 12.57    | 42   | 11.62  | 12.27    | 47   |
| Common equity tier 1 capital / Total risk-weighted assets .....                      | 11.45  | 12.69    | 33   | 10.87  | 12.01    | 32   | 10.92  | 12.38    | 29   | 10.88  | 12.17    | 29   | 10.66  | 12.12    | 29   |
| Net loans and leases / Equity capital (X) .....                                      | 4.60   | 5.51     | 31   | 5.25   | 5.78     | 40   | 4.79   | 5.58     | 34   | 5.27   | 5.21     | 55   | 5.63   | 5.29     | 57   |
| Cash dividends / Net income .....  | 19.72  | 25.30    | 38   | 29.33  | 60.26    | 27   | 24.59  | 42.30    | 26   | 16.50  | 33.12    | 21   | 16.54  | 27.31    | 22   |
| Cash dividends / Net income (Subchapter S adjusted) .....                            |        | -21.71   |      |        | 61.66    |      |        | -0.65    |      |        | -12.02   |      |        | 17.36    |      |
| <b>Growth Rates</b>  |        |          |      |        |          |      |        |          |      |        |          |      |        |          |      |
| Assets .....   | 22.26  | 9.29     | 87   | 23.57  | 17.07    | 76   | 35.57  | 16.68    | 89   | 15.79  | 9.26     | 78   | 16.28  | 7        | 85   |
| Equity capital .....   | 23.60  | 9.31     | 87   | 14.82  | 6.16     | 81   | 31.75  | 6.99     | 94   | 19.09  | 10.49    | 82   | 33.66  | 7.89     | 91   |
| Net loans and leases .....   | 8.10   | 0.79     | 80   | 17.35  | 13.26    | 70   | 19.52  | 9.07     | 82   | 11.50  | 9.10     | 69   | 17.01  | 7.89     | 85   |
| Noncore funding .....  | 21.63  | -23.76   | 92   | -10.98 | -2.41    | 37   | 44.92  | -12.18   | 94   | -6.24  | 6.59     | 28   | -29.40 | 10.67    | 1    |
| <b>Parent Company Ratios</b>   |        |          |      |        |          |      |        |          |      |        |          |      |        |          |      |
| Short-term debt / Equity capital .....   | 0.01   | 0.48     | 82   | 1.38   | 0.98     | 80   | 1.06   | 0.77     | 79   | 0      | 1.02     | 36   | 0      | 1.14     | 37   |
| Long-term debt / Equity capital .....  | 4.44   | 11.05    | 34   | 5.67   | 13.39    | 42   | 4.69   | 13.56    | 31   | 8.04   | 13.04    | 57   | 10.46  | 13.37    | 62   |
| Equity investment in subsidiaries / Equity capital .....                             | 104.87 | 103.07   | 63   | 103.38 | 103.11   | 55   | 107.48 | 102.81   | 78   | 111.90 | 103.22   | 87   | 116.12 | 103.10   | 92   |
| Cash from ops + noncash items + op expense / Op expense + dividends .....            | 161.25 | 130.64   | 70   | 116.03 | 154.33   | 45   | 120.56 | 147.24   | 45   | 159.19 | 190.27   | 41   | 144.44 | 174.91   | 42   |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

| Dollar Amount in Thousands   | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 | Percent Change |         |
|--|------------|------------|------------|------------|------------|----------------|---------|
|  |            |            |            |            |            | 1-Year         | 5-Year  |
| Interest and fees on loans.....  | 223,360    | 212,057    | 422,410    | 423,042    | 392,481    | 5.33           | 61.66   |
| Income from lease financing receivables.....                                   | 937        | 1,272      | 2,380      | 1,357      | 1,211      | -26.34         |         |
| Fully taxable income on loans and leases.....                                  | 220,108    | 209,273    | 416,708    | 415,726    | 384,514    | 5.18           | 64.56   |
| Tax-exempt income on loans and leases.....                                     | 4,189      | 4,056      | 8,082      | 8,673      | 9,178      | 3.28           | -5.03   |
| Estimated tax benefit on income on loans and leases.....                       | 1,114      | 1,078      | 2,148      | 2,306      | 2,453      | 3.30           | -47.61  |
| Income on loans and leases (tax equivalent).....                               | 225,411    | 214,407    | 426,938    | 426,705    | 396,145    | 5.13           | 60.67   |
| Investment interest income (tax equivalent).....                               | 72,130     | 51,266     | 113,220    | 84,634     | 71,033     | 40.70          | 164.46  |
| Interest on balances due from depository institutions.....                     | 126        | 775        | 924        | 6,695      | 3,698      | -83.74         | -14.29  |
| Interest income on other earning assets.....                                   | 1,390      | 913        | 996        | 1,224      | 1,172      | 52.25          | 187.19  |
| Total interest income (tax equivalent) .....                                   | 299,057    | 267,361    | 542,078    | 519,258    | 472,048    | 11.86          | 77.80   |
| Interest on time deposits of \$250K or more .....                              | 1,721      | 2,486      | 4,323      | 5,094      | 3,319      | -30.77         |         |
| Interest on time deposits < \$250K.....  | 1,802      | 5,777      | 9,406      | 11,571     | 7,224      | -68.81         |         |
| Interest on foreign office deposits .....                                      | 0          | 0          | 0          | 0          | 0          |                |         |
| Interest on other deposits .....   | 4,662      | 12,453     | 16,557     | 47,069     | 25,124     | -62.56         | 18.90   |
| Interest on other borrowings and trading liabilities.....                      | 4,317      | 5,232      | 10,179     | 12,363     | 11,255     | -17.49         | -17.58  |
| Interest on subordinated debt and mandatory convertible securities .....       | 2,209      | 2,209      | 4,418      | 4,503      | 4,944      | 0.00           | -19.85  |
| Total interest expense.....  | 14,711     | 28,157     | 44,883     | 80,600     | 51,866     | -47.75         | -9.12   |
| Net interest income (tax equivalent).....                                      | 284,346    | 239,204    | 497,195    | 438,658    | 420,182    | 18.87          | 87.05   |
| Non-interest income.....   | 60,319     | 51,983     | 106,757    | 126,438    | 105,656    | 16.04          | 15.58   |
| Adjusted operating income (tax equivalent) .....                               | 344,665    | 291,187    | 603,952    | 565,096    | 525,838    | 18.37          | 68.79   |
| Overhead expense.....  | 205,422    | 184,479    | 367,290    | 367,574    | 351,681    | 11.35          | 45.63   |
| Provision for credit losses.....   | -7,728     | 44,776     | 65,638     | 16,657     | 24,013     |                |         |
| Securities gains (losses) .....  | 2,812      | 3,664      | 7,793      | 7,658      | 1,085      | -23.25         | -65.49  |
| Other tax equivalent adjustments .....   | 0          | -1         | 0          | 2          | -1         |                |         |
| Pretax net operating income (tax equivalent).....                              | 149,756    | 66,043     | 179,457    | 189,050    | 151,440    | 126.76         | 123.18  |
| Applicable income taxes .....  | 31,814     | 13,326     | 36,053     | 34,990     | 28,215     | 138.74         | 59.58   |
| Tax equivalent adjustments .....   | 3,523      | 2,546      | 5,466      | 4,931      | 6,227      | 38.37          | -43.05  |
| Applicable income taxes (tax equivalent).....                                  | 35,337     | 15,872     | 41,519     | 39,921     | 34,442     | 122.64         | 35.28   |
| Minority interest .....  | 0          | 0          | 0          | 0          | 0          |                |         |
| Net income before discontinued operations, net of minority interest .....      | 114,419    | 50,171     | 137,938    | 149,129    | 116,998    | 128.06         | 179.21  |
| Discontinued operations, net of applicable income taxes.....                   | 0          | 0          | 0          | 0          | 0          |                |         |
| Net income attributable to holding company.....                                | 114,419    | 50,171     | 137,938    | 149,129    | 116,998    | 128.06         | 179.21  |
| <b>Memoranda</b>   |            |            |            |            |            |                |         |
| Net income - holding company and noncontrolling (minority) interest.....       | 114,419    | 50,171     | 137,938    | 149,129    | 116,998    | 128.06         | 179.21  |
| Investment securities income (tax equivalent).....                             | 72,130     | 51,266     | 113,220    | 84,634     | 71,033     | 40.70          | 164.46  |
| US Treasury and agency securities (excluding mortgage-backed securities) ..... | 797        | 1,218      | 2,243      | 4,783      | 2,287      | -34.56         | 6.98    |
| Mortgage-backed securities .....   | 44,536     | 34,015     | 74,417     | 58,876     | 44,169     | 30.93          | 256.37  |
| All other securities .....   | 26,797     | 16,033     | 36,560     | 20,975     | 24,577     | 67.14          | 90.97   |
| Cash dividends declared.....   | 22,565     | 14,715     | 33,919     | 24,607     | 19,357     | 53.35          | 339.86  |
| Common .....   | 18,540     | 14,715     | 29,468     | 24,607     | 19,318     | 25.99          | 277.60  |
| Preferred.....   | 4,025      | 0          | 4,451      | 0          | 39         |                | 1729.55 |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

|  | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct |
| <b>Percent of Average Assets</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Interest income (tax equivalent) .....   | 3.30       | 2.92     | 75  | 3.88       | 3.46     | 78  | 3.67       | 3.27     | 75  | 4.32       | 4        | 72  | 4.38       | 3.87     | 83  |
| Less: Interest expense .....   | 0.16       | 0.25     | 31  | 0.41       | 0.61     | 27  | 0.30       | 0.48     | 24  | 0.67       | 0.98     | 28  | 0.48       | 0.79     | 21  |
| Equals: Net interest income (tax equivalent) .....                             | 3.14       | 2.65     | 81  | 3.47       | 2.84     | 85  | 3.36       | 2.77     | 86  | 3.65       | 3.01     | 80  | 3.90       | 3.08     | 87  |
| Plus: Non-interest income .....  | 0.67       | 1.11     | 29  | 0.76       | 1.14     | 34  | 0.72       | 1.21     | 30  | 1.05       | 1.32     | 50  | 0.98       | 1.31     | 40  |
| Equals: adjusted operating income (tax equivalent) .....                       | 3.80       | 3.82     | 56  | 4.23       | 4.05     | 62  | 4.09       | 4.04     | 58  | 4.70       | 4.41     | 71  | 4.88       | 4.46     | 73  |
| Less: Overhead expense .....   | 2.27       | 2.24     | 57  | 2.68       | 2.63     | 64  | 2.49       | 2.57     | 56  | 3.06       | 2.69     | 73  | 3.27       | 2.71     | 81  |
| Less: Provision for credit losses .....  | -0.09      | -0.15    | 54  | 0.65       | 0.85     | 42  | 0.44       | 0.51     | 42  | 0.14       | 0.15     | 57  | 0.22       | 0.14     | 79  |
| Plus: Realized gains (losses) on held-to-maturities securities .....           | 0          | 0        | 50  | 0          | 0        | 47  | 0          | 0        | 98  | 0          | 0        | 49  | 0          | 0        | 51  |
| Plus: Realized gains (losses) on available-for-sale securities .....           | 0.03       | 0.01     | 88  | 0.05       | 0.03     | 76  | 0.05       | 0.02     | 78  | 0.06       | 0.01     | 94  | 0.01       | 0        | 88  |
| Plus: other tax equivalent adjustments .....                                   | 0          | 0        | 48  | 0          | 0        | 11  | 0          | 0        | 48  | 0          | 0        | 84  | 0          | 0        | 10  |
| Equals: Pretax net operating income (tax equivalent) .....                     | 1.65       | 1.79     | 47  | 0.96       | 0.64     | 61  | 1.21       | 1.04     | 61  | 1.57       | 1.56     | 48  | 1.41       | 1.57     | 34  |
| Less: Applicable income taxes (tax equivalent) .....                           | 0.39       | 0.41     | 47  | 0.23       | 0.16     | 67  | 0.28       | 0.23     | 64  | 0.33       | 0.36     | 39  | 0.32       | 0.33     | 45  |
| Less: Minority interest .....  | 0          | 0        | 41  | 0          | 0        | 46  | 0          | 0        | 42  | 0          | 0        | 36  | 0          | 0        | 36  |
| Equals: Net operating income .....   | 1.26       | 1.36     | 46  | 0.73       | 0.48     | 61  | 0.93       | 0.81     | 60  | 1.24       | 1.19     | 52  | 1.09       | 1.24     | 31  |
| Plus: Net extraordinary items .....  | 0          | 0        | 49  | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 51  |
| Equals: Net income .....   | 1.26       | 1.35     | 46  | 0.73       | 0.50     | 60  | 0.93       | 0.82     | 59  | 1.24       | 1.19     | 52  | 1.09       | 1.24     | 31  |
| Memo: Net income (last four quarters) .....                                    | 1.19       | 1.25     | 47  | 0.93       | 0.81     | 57  | 0.93       | 0.82     | 59  | 1.24       | 1.19     | 52  | 1.09       | 1.24     | 30  |
| Net income—BHC and noncontrolling (minority) interest .....                    | 1.26       | 1.37     | 46  | 0.73       | 0.50     | 60  | 0.93       | 0.83     | 59  | 1.24       | 1.20     | 52  | 1.09       | 1.25     | 30  |
| <b>Margin Analysis</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Average earning assets / Average assets .....                                  | 92.69      | 93.15    | 42  | 91.68      | 91.74    | 48  | 92.20      | 92.32    | 48  | 90.83      | 91.05    | 46  | 90.77      | 91.48    | 42  |
| Average interest-bearing funds / Average assets .....                          | 54.43      | 62.32    | 18  | 58.52      | 65.48    | 25  | 57.81      | 64.06    | 23  | 59.61      | 65.57    | 24  | 58.43      | 65.56    | 20  |
| Interest income (tax equivalent) / Average earning assets .....                | 3.56       | 3.14     | 74  | 4.24       | 3.78     | 77  | 3.98       | 3.55     | 75  | 4.76       | 4.41     | 73  | 4.83       | 4.24     | 84  |
| Interest expense / Average earning assets .....                                | 0.18       | 0.27     | 29  | 0.45       | 0.66     | 27  | 0.33       | 0.52     | 24  | 0.74       | 1.08     | 26  | 0.53       | 0.86     | 21  |
| Net interest income (tax equivalent) / Average earning assets .....            | 3.38       | 2.85     | 82  | 3.79       | 3.10     | 84  | 3.65       | 3.01     | 86  | 4.02       | 3.33     | 79  | 4.30       | 3.38     | 86  |
| <b>Yield or Cost</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total loans and leases (tax equivalent) .....                                  | 4.50       | 4.05     | 77  | 4.89       | 4.44     | 78  | 4.73       | 4.27     | 77  | 5.50       | 5.09     | 77  | 5.55       | 4.95     | 84  |
| Interest-bearing bank balances .....   | 0.12       | 0.11     | 78  | 0.95       | 0.50     | 89  | 0.62       | 0.27     | 92  | 2.77       | 2.04     | 84  | 2.76       | 1.64     | 96  |
| Federal funds sold and reverse repos .....                                     | 0.03       | 0.26     | 37  |            | 0.94     |     | 0          | 0.68     | 7   | 2.86       | 2.44     | 72  | 0          | 2.17     | 2   |
| Trading assets .....   | 0          | 0.42     | 27  | 0          | 0.67     | 24  | 0          | 0.60     | 23  | 0          | 0.99     | 21  | 0          | 1.11     | 19  |
| Total earning assets .....   | 3.52       | 3.11     | 74  | 4.20       | 3.74     | 78  | 3.94       | 3.51     | 75  | 4.71       | 4.36     | 74  | 4.77       | 4.20     | 84  |
| Investment securities (tax equivalent) .....                                   | 2.21       | 1.80     | 80  | 2.84       | 2.51     | 77  | 2.62       | 2.25     | 80  | 2.99       | 2.76     | 72  | 2.92       | 2.68     | 72  |
| US Treasury and agency securities (excluding mortgage-backed securities) ..... | 1.27       | 1.28     | 49  | 1.39       | 2.01     | 23  | 1.32       | 1.75     | 30  | 3.05       | 2.32     | 85  | 1.65       | 2.05     | 18  |
| Mortgage-backed securities .....   | 2.50       | 1.56     | 95  | 3.56       | 2.33     | 98  | 3.08       | 2.05     | 97  | 3.65       | 2.61     | 98  | 3.17       | 2.50     | 94  |
| All other securities .....   | 1.92       | 2.91     | 18  | 1.80       | 3.48     | 7   | 1.73       | 3.24     | 8   | 1.87       | 4.06     | 5   | 2.48       | 4.20     | 9   |
| Interest-bearing deposits .....  | 0.18       | 0.24     | 36  | 0.54       | 0.70     | 38  | 0.39       | 0.53     | 35  | 0.95       | 1.10     | 42  | 0.61       | 0.81     | 34  |
| Time deposits of \$250K or more .....  | 0.92       | 0.76     | 67  | 1.74       | 1.67     | 53  | 1.42       | 1.42     | 45  | 1.81       | 1.96     | 34  | 1.37       | 1.44     | 40  |
| Time deposits < \$250K .....   | 0.44       | 0.72     | 20  | 1.38       | 1.58     | 31  | 1.14       | 1.36     | 27  | 1.38       | 1.82     | 22  | 0.90       | 1.29     | 23  |
| Other domestic deposits .....  | 0.11       | 0.17     | 37  | 0.38       | 0.50     | 35  | 0.24       | 0.36     | 32  | 0.84       | 0.93     | 44  | 0.53       | 0.67     | 40  |
| Foreign deposits .....   |            | 0.12     |     |            | 0.59     |     |            | 0.42     |     |            | 1.19     |     |            | 0.97     |     |
| Federal funds purchased and repos .....  | 7.20       | 0.19     | 99  | 4.66       | 0.85     | 96  | 4.84       | 0.62     | 97  | 20.58      | 1.86     | 99  | 3.27       | 1.51     | 92  |
| Other borrowed funds and trading liabilities .....                             | 0.10       | 1.31     | 13  | 0.09       | 1.62     | 3   | 0.13       | 1.50     | 3   | 0.23       | 2.38     | 3   | 0.14       | 2.28     | 1   |
| All interest-bearing funds .....   | 0.30       | 0.40     | 36  | 0.70       | 0.92     | 29  | 0.53       | 0.74     | 28  | 1.13       | 1.49     | 28  | 0.82       | 1.19     | 26  |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

| Dollar Amount in Thousands  | 06/30/2021 |          | 06/30/2020 |          | 12/31/2020 |          | 12/31/2019 |          | 12/31/2018 |          |          |     |
|---|------------|----------|------------|----------|------------|----------|------------|----------|------------|----------|----------|-----|
| <b>Non-interest Income and Expenses</b>                                     |            |          |            |          |            |          |            |          |            |          |          |     |
| Total non-interest income .....   |            | 60,319   |            | 51,983   |            | 106,757  |            | 126,438  |            | 105,656  |          |     |
| Fiduciary activities income .....   |            | 11,815   |            | 9,999    |            | 20,862   |            | 19,399   |            | 18,393   |          |     |
| Service charges on deposit accounts - domestic .....                        |            | 13,017   |            | 11,290   |            | 23,468   |            | 24,192   |            | 21,912   |          |     |
| Trading revenue.....  |            | 0        |            | 0        |            | 0        |            | 0        |            | 0        |          |     |
| Investment banking fees and commissions.....                                |            | 1,400    |            | 1,080    |            | 2,158    |            | 3,000    |            | 2,544    |          |     |
| Insurance activities revenue.....   |            | 317      |            | 248      |            | 598      |            | 786      |            | 1,969    |          |     |
| Venture capital revenue.....  |            | 0        |            | 0        |            | 0        |            | 0        |            | 0        |          |     |
| Net servicing fees .....  |            | 1,711    |            | 1,342    |            | 2,977    |            | 4,806    |            | 7,304    |          |     |
| Net securitization income .....   |            | 271      |            | 1,071    |            | 1,103    |            | 2,435    |            | 1,008    |          |     |
| Net gains (losses) on sales of loans, OREO, other assets.....               |            | 11,670   |            | 10,593   |            | 22,772   |            | 33,422   |            | 19,096   |          |     |
| Other non-interest income.....  |            | 20,118   |            | 16,360   |            | 32,819   |            | 38,398   |            | 33,430   |          |     |
| Total overhead expenses .....   |            | 205,422  |            | 184,479  |            | 367,290  |            | 367,574  |            | 351,681  |          |     |
| Personnel expense.....  |            | 116,972  |            | 100,241  |            | 203,066  |            | 201,157  |            | 196,693  |          |     |
| Net occupancy expense.....  |            | 22,569   |            | 19,113   |            | 40,026   |            | 38,743   |            | 37,857   |          |     |
| Goodwill impairment losses .....  |            | 0        |            | 0        |            | 0        |            | 0        |            | 0        |          |     |
| Amortization expenses and impairment loss (other intangible assets).....    |            | 4,931    |            | 5,677    |            | 10,670   |            | 11,972   |            | 9,355    |          |     |
| Other operating expenses.....   |            | 60,950   |            | 59,448   |            | 113,528  |            | 115,702  |            | 107,776  |          |     |
| Fee income on mutual funds and annuities.....                               |            | 582      |            | 511      |            | 1,022    |            | 1,451    |            | 1,098    |          |     |
| <b>Memoranda</b>  |            |          |            |          |            |          |            |          |            |          |          |     |
| Assets under management in proprietary mutual funds and annuities .....     |            | 0        |            | 0        |            | 0        |            | 0        |            | 0        |          |     |
| Number of equivalent employees .....  |            | 2,091    |            | 1,821    |            | 2,013    |            | 1,908    |            | 2,045    |          |     |
| Average personnel expense per employee.....                                 |            | 55.94    |            | 55.05    |            | 100.88   |            | 105.43   |            | 96.18    |          |     |
| Average assets per employee.....  |            | 8,670.13 |            | 7,561.79 |            | 7,340.84 |            | 6,298.20 |            | 5,264.77 |          |     |
|   | BHC        | Peer # 1 | Pct        | BHC      | Peer # 1   | Pct      | BHC        | Peer # 1 | Pct        | BHC      | Peer # 1 | Pct |
| <b>Analysis Ratios</b>  |            |          |            |          |            |          |            |          |            |          |          |     |
| Mutual fund fee income / Non-interest income .....                          | 0.96       | 2.15     | 40         | 0.98     | 2.20       | 40       | 0.96       | 2.02     | 41         | 1.15     | 2.72     | 38  |
| Overhead expenses / Net Interest Income + non-interest income .....         | 60.22      | 59.03    | 51         | 63.91    | 63.28      | 61       | 61.37      | 62.28    | 48         | 65.62    | 61.29    | 71  |
| <b>Percent of Average Assets</b>  |            |          |            |          |            |          |            |          |            |          |          |     |
| Total overhead expense .....  | 2.27       | 2.24     | 57         | 2.68     | 2.63       | 64       | 2.49       | 2.57     | 56         | 3.06     | 2.69     | 73  |
| Personnel expense.....  | 1.29       | 1.25     | 59         | 1.46     | 1.31       | 66       | 1.37       | 1.30     | 60         | 1.67     | 1.41     | 77  |
| Net occupancy expense.....  | 0.25       | 0.24     | 57         | 0.28     | 0.26       | 57       | 0.27       | 0.26     | 56         | 0.32     | 0.28     | 69  |
| Other operating expenses.....   | 0.73       | 0.73     | 62         | 0.95     | 0.99       | 67       | 0.84       | 0.94     | 58         | 1.06     | 0.97     | 72  |
| Overhead less non-interest income .....                                     | 1.60       | 1.10     | 87         | 1.92     | 1.36       | 82       | 1.76       | 1.25     | 82         | 2.01     | 1.32     | 88  |
| <b>Percent of Adjusted Operating Income (Tax Equivalent)</b>                |            |          |            |          |            |          |            |          |            |          |          |     |
| Total overhead expense .....  | 59.60      | 58.45    | 49         | 63.35    | 62.83      | 60       | 60.81      | 61.82    | 50         | 65.05    | 60.64    | 72  |
| Personnel expense.....  | 33.94      | 33.10    | 51         | 34.42    | 32.43      | 55       | 33.62      | 32.36    | 51         | 35.60    | 32.39    | 69  |
| Net occupancy expense.....  | 6.55       | 6.33     | 53         | 6.56     | 6.65       | 47       | 6.63       | 6.58     | 52         | 6.86     | 6.52     | 57  |
| Other operating expenses.....   | 19.11      | 18.60    | 57         | 22.37    | 23.06      | 64       | 20.56      | 22.28    | 57         | 22.59    | 21.20    | 71  |
| Total non-interest income .....   | 17.50      | 28.18    | 27         | 17.85    | 27.40      | 31       | 17.68      | 28.83    | 27         | 22.37    | 29.23    | 43  |
| Fiduciary activities income .....   | 3.43       | 2.24     | 70         | 3.43     | 2.10       | 71       | 3.45       | 2.09     | 72         | 3.43     | 1.97     | 75  |
| Service charges on domestic deposit accounts .....                          | 3.78       | 3.19     | 60         | 3.88     | 3.35       | 62       | 3.89       | 3.27     | 62         | 4.28     | 3.88     | 54  |
| Trading revenue.....  | 0          | 0.72     | 23         | 0        | 1.60       | 29       | 0          | 1.28     | 25         | 0        | 1.18     | 22  |
| Investment banking fees and commissions.....                                | 0.41       | 2.52     | 26         | 0.37     | 2.64       | 25       | 0.36       | 2.46     | 24         | 0.53     | 3.54     | 27  |
| Insurance activities revenue.....   | 0.09       | 0.37     | 54         | 0.09     | 0.39       | 55       | 0.10       | 0.41     | 54         | 0.14     | 0.47     | 56  |
| Venture capital revenue.....  | 0          | 0.02     | 44         | 0        | 0          | 48       | 0          | 0.01     | 44         | 0        | 0.02     | 42  |
| Net servicing fees .....  | 0.50       | 0.55     | 64         | 0.46     | -0.20      | 81       | 0.49       | 0.01     | 82         | 0.85     | 0.28     | 85  |
| Net securitization income .....   | 0.08       | 0.01     | 91         | 0.37     | 0          | 95       | 0.18       | 0        | 94         | 0.43     | 0.01     | 95  |
| Net gain (loss) - sales of loans, OREO, and other assets .....              | 3.39       | 3.83     | 55         | 3.64     | 2.89       | 68       | 3.77       | 3.92     | 62         | 5.91     | 1.86     | 91  |
| Other non-interest income.....  | 5.84       | 9.26     | 32         | 5.62     | 9.31       | 29       | 5.43       | 9.65     | 29         | 6.79     | 10.04    | 34  |
| Overhead less non-interest income .....                                     | 42.10      | 29.94    | 83         | 45.50    | 34.19      | 80       | 43.14      | 31.93    | 79         | 42.67    | 31.06    | 87  |
| Applicable income taxes / Pretax net operating income (tax equivalent)..... | 21.24      | 21.54    | 43         | 20.18    | 18.39      | 58       | 20.09      | 18.63    | 55         | 18.51    | 20.56    | 30  |
| Applicable income tax + TE / Pretax net operating income + TE .....         | 23.60      | 23.10    | 61         | 24.03    | 22.75      | 63       | 23.14      | 21.18    | 62         | 21.12    | 23.23    | 30  |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

|   | Dollar Amount in Thousands | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 | Percent Change |        |
|---|----------------------------|------------|------------|------------|------------|------------|----------------|--------|
|   |                            |            |            |            |            |            | 1-Year         | 5-Year |
| Real estate loans .....   | 6,260,177                  | 5,428,926  | 6,136,138  | 5,451,228  | 4,880,488  | 15.31      | 67.80          |        |
| Commercial and industrial loans .....                                 | 2,849,887                  | 3,052,778  | 3,043,938  | 2,047,485  | 1,691,962  | -6.65      | 139.91         |        |
| Loans to individuals .....  | 142,795                    | 129,542    | 139,895    | 136,765    | 189,744    | 10.23      | -9.13          |        |
| Loans to depository institutions and acceptances of other banks ..... | 0                          | 0          | 2,000      | 0          | 0          |            |                |        |
| Agricultural loans .....  | 292,892                    | 251,666    | 311,639    | 275,863    | 317,045    | 16.38      | 18.83          |        |
| Other loans and leases .....  | 507,058                    | 472,069    | 465,334    | 490,241    | 453,553    | 7.41       | 105.62         |        |
| Less: Unearned income .....   | 7,547                      | 33,769     | 17,944     | 6,917      | 5,294      | -77.65     | 88.77          |        |
| Loans and leases, net of unearned income .....                        | 10,045,262                 | 9,301,212  | 10,081,000 | 8,394,665  | 7,527,498  | 8.00       | 80.51          |        |
| Less: Allowance for loan and lease losses .....                       | 120,726                    | 119,937    | 131,606    | 70,395     | 61,963     | 0.66       | 133.26         |        |
| Net loans and leases .....  | 9,924,536                  | 9,181,275  | 9,949,394  | 8,324,270  | 7,465,535  | 8.10       | 80.02          |        |
| Debt securities that reprice or mature in over 1 year .....           | 5,898,640                  | 3,470,542  | 5,145,172  | 2,725,450  | 2,355,733  | 69.96      | 251.45         |        |
| Mutual funds and equity securities .....                              | 20,651                     | 19,391     | 19,629     | 18,436     | 17,086     | 6.50       | 52.47          |        |
| Subtotal .....  | 15,843,827                 | 12,671,208 | 15,114,195 | 11,068,156 | 9,838,354  | 25.04      | 119.90         |        |
| Interest-bearing bank balances .....                                  | 243,564                    | 245,277    | 102,316    | 175,691    | 55,167     | -0.70      | 164.64         |        |
| Federal funds sold and reverse repos .....                            | 0                          | 0          | 19,473     | 0          | 0          |            | -100.00        |        |
| Debt securities that reprice or mature within 1 year .....            | 714,977                    | 731,859    | 1,056,865  | 665,034    | 318,463    | -2.31      | 380.53         |        |
| Trading assets .....  | 29,394                     | 51,791     | 45,196     | 16,544     | 4,449      | -43.24     | 694.65         |        |
| Total earning assets .....  | 16,831,762                 | 13,700,135 | 16,338,045 | 11,925,425 | 10,216,433 | 22.86      | 125.94         |        |
| Non-interest-bearing cash and due from depository institutions .....  | 208,702                    | 211,429    | 219,243    | 206,607    | 223,135    | -1.29      | 49.35          |        |
| Premises, fixed assets, and leases .....                              | 246,485                    | 219,956    | 247,651    | 223,725    | 194,676    | 12.06      | 46.11          |        |
| Other real estate owned .....   | 6,314                      | 5,540      | 6,624      | 6,914      | 6,153      | 13.97      | -42.62         |        |
| Investment in unconsolidated subsidiaries .....                       | 0                          | 0          | 0          | 0          | 0          |            |                |        |
| Intangible and other assets .....                                     | 1,077,794                  | 889,155    | 1,096,827  | 846,926    | 767,609    | 21.22      | 147.65         |        |
| Total assets .....  | 18,371,006                 | 15,026,153 | 17,908,339 | 13,209,597 | 11,408,006 | 22.26      | 123.92         |        |
| Quarterly average assets .....  | 18,293,756                 | 14,391,856 | 16,401,152 | 12,798,770 | 11,371,247 | 27.11      | 122.79         |        |
| Average loans and leases (YTD) .....                                  | 10,012,112                 | 8,775,567  | 9,034,557  | 7,758,893  | 7,136,852  | 14.09      | 83.02          |        |
| <b>Memoranda</b>  |                            |            |            |            |            |            |                |        |
| Loans held-for-sale .....   | 33,248                     | 54,382     | 57,949     | 26,748     | 119,801    | -38.86     | -59.72         |        |
| Loans not held-for-sale .....   | 10,012,014                 | 9,246,830  | 10,023,051 | 8,367,917  | 7,407,697  | 8.28       | 82.63          |        |
| Real estate loans secured by 1–4 family .....                         | 1,092,792                  | 1,070,094  | 1,173,080  | 1,165,592  | 1,215,642  | 2.12       | -0.86          |        |
| Commercial real estate loans .....                                    | 4,782,165                  | 4,090,452  | 4,560,918  | 3,995,662  | 3,398,918  | 16.91      | 100.53         |        |
| Construction and land development .....                               | 854,053                    | 1,112,907  | 861,718    | 1,027,081  | 845,717    | -23.26     | 55.47          |        |
| Multifamily .....   | 249,002                    | 212,941    | 263,383    | 228,486    | 181,080    | 16.93      | 90.02          |        |
| Nonfarm nonresidential .....  | 3,679,110                  | 2,764,604  | 3,435,817  | 2,740,095  | 2,372,121  | 33.08      | 115.85         |        |
| Real estate loans secured by farmland .....                           | 385,220                    | 268,380    | 402,140    | 289,974    | 265,928    | 43.54      | 58.19          |        |
| Total investment securities .....                                     | 6,634,268                  | 4,221,792  | 6,221,666  | 3,408,920  | 2,691,282  | 57.14      | 260.42         |        |
| U.S. Treasury securities .....  | 1,016                      | 4,547      | 2,026      | 8,502      | 25,415     | -77.66     | 89.91          |        |
| US agency securities (excluding mortgage-backed securities) .....     | 35,371                     | 163,347    | 166,779    | 184,677    | 84,671     | -78.35     | -70.10         |        |
| Municipal securities .....  | 1,957,276                  | 1,057,319  | 1,724,118  | 798,514    | 611,256    | 85.12      | 227.94         |        |
| Mortgage-backed securities .....                                      | 3,764,353                  | 2,159,283  | 3,231,306  | 1,702,413  | 1,620,797  | 74.33      | 240.05         |        |
| Asset-backed securities .....   | 846,986                    | 813,105    | 1,069,266  | 691,578    | 323,855    | 4.17       |                |        |
| Other debt securities .....   | 8,615                      | 4,800      | 8,542      | 4,800      | 8,202      | 79.48      | 92.82          |        |
| Mutual funds and equity securities .....                              | 20,651                     | 19,391     | 19,629     | 18,436     | 17,086     | 6.50       | 52.47          |        |
| Available-for-sale securities .....                                   | 6,528,127                  | 4,111,760  | 6,113,147  | 3,299,160  | 2,437,913  | 58.77      | 315.73         |        |
| U.S. Treasury securities .....  | 1,016                      | 4,547      | 2,026      | 8,502      | 25,415     | -77.66     | 89.91          |        |
| US agency securities (excluding mortgage-backed securities) .....     | 35,371                     | 163,347    | 166,779    | 184,677    | 84,671     | -78.35     | -70.10         |        |
| Municipal securities .....  | 1,871,786                  | 966,678    | 1,635,228  | 707,190    | 374,973    | 93.63      | 473.43         |        |
| Mortgage-backed securities .....                                      | 3,764,353                  | 2,159,283  | 3,231,306  | 1,702,413  | 1,620,797  | 74.33      | 240.05         |        |
| Asset-backed securities .....   | 846,986                    | 813,105    | 1,069,266  | 691,578    | 323,855    | 4.17       |                |        |
| Other debt securities .....   | 8,615                      | 4,800      | 8,542      | 4,800      | 8,202      | 79.48      | 92.82          |        |
| Mutual funds and equity securities .....                              | 0                          | 0          | 0          | 0          | 0          |            | -100.00        |        |
| Held-to-maturity securities appreciation (depreciation) .....         | 9,931                      | 10,915     | 11,150     | 9,161      | 9,058      | -9.02      | -55.73         |        |
| Available-for-sale securities appreciation (depreciation) .....       | 80,292                     | 50,944     | 103,750    | 1,362      | -41,910    | 57.61      | 728.35         |        |
| Structured notes, fair value .....                                    | 0                          | 0          | 0          | 0          | 0          |            |                |        |
| Pledged securities .....  | 1,871,270                  | 2,069,003  | 2,121,418  | 509,646    | 524,789    | -9.56      | 124.73         |        |

## Liabilities and Changes in Capital

| Dollar Amount in Thousands   | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 | Percent Change |          |
|--|------------|------------|------------|------------|------------|----------------|----------|
|  |            |            |            |            |            | 1-Year         | 5-Year   |
| Demand deposits .....  | 6,299,289  | 4,831,151  | 5,688,810  | 3,543,863  | 3,290,194  | 30.39          | 193.00   |
| NOW, ATS and transaction accounts .....                              | 726,779    | 683,412    | 865,636    | 660,750    | 524,396    | 6.35           | 154.38   |
| Time deposits less brokered deposits < \$250K .....                  | 777,431    | 791,539    | 867,446    | 881,305    | 711,986    | -1.78          |          |
| MMDA and other savings accounts .....                                | 7,462,444  | 6,126,884  | 7,154,068  | 5,646,675  | 4,653,666  | 21.80          | 119.09   |
| Other non-interest-bearing deposits .....                            | 0          | 0          | 0          | 0          | 0          | 0              |          |
| Core deposits .....  | 15,265,943 | 12,432,986 | 14,575,960 | 10,732,593 | 9,180,242  | 22.79          | 145.30   |
| Time deposits of \$250K or more .....                                | 349,156    | 275,708    | 403,940    | 298,291    | 269,490    | 26.64          |          |
| Foreign deposits .....   | 0          | 0          | 0          | 0          | 0          | 0              |          |
| Federal funds purchased and repos .....                              | 108,954    | 74,138     | 120,392    | 86,936     | 115,524    | 46.96          | -52.83   |
| Secured federal funds purchased .....                                | 0          | 0          | 0          | 0          | 0          | 0              |          |
| Commercial paper .....   | 0          | 0          | 0          | 0          | 0          | 0              |          |
| Other borrowings w/remaining maturity of 1 year or less .....        | 49,629     | 43,116     | 75,421     | 100,692    | 111,486    | 15.11          | -51.68   |
| Other borrowings w/remaining maturity over 1 year .....              | 68,002     | 80,386     | 233,686    | 75,759     | 63,769     | -15.41         | 25.62    |
| Brokered deposits < \$250K .....                                     | 19         | 5          | 5          | 13,447     | 53,106     | 280.00         |          |
| Noncore funding .....  | 575,760    | 473,353    | 833,444    | 575,125    | 613,375    | 21.63          | -42.54   |
| Trading liabilities .....  | 29,394     | 51,791     | 45,196     | 16,544     | 4,449      | -43.24         | 694.65   |
| Subordinated notes and debentures + trust preferred securities ..... | 221,311    | 220,190    | 220,751    | 219,629    | 211,136    | 0.51           | 4.02     |
| Other liabilities .....  | 118,812    | 100,456    | 153,757    | 87,569     | 73,629     | 18.27          | 59.34    |
| Total liabilities .....  | 16,211,220 | 13,278,776 | 15,829,108 | 11,631,460 | 10,082,831 | 22.08          | 115.68   |
| <b>Equity Capital</b>  |            |            |            |            |            |                |          |
| Perpetual preferred stock (including surplus) .....                  | 110,705    | 110,705    | 110,705    | 0          | 0          | 0.00           | 2831.03  |
| Common stock .....   | 42,245     | 36,845     | 42,094     | 36,704     | 34,477     | 14.66          | 72.12    |
| Common surplus .....   | 1,066,765  | 844,202    | 1,062,083  | 839,857    | 743,095    | 26.36          | 288.36   |
| Retained earnings .....  | 883,484    | 723,067    | 791,630    | 702,502    | 579,252    | 22.19          | 129.79   |
| Accumulated other comprehensive income .....                         | 56,587     | 32,558     | 72,719     | -926       | -31,649    | 73.80          | 10930.60 |
| Other equity capital components .....                                | 0          | 0          | 0          | 0          | 0          | 0              |          |
| Total holding company equity capital .....                           | 2,159,786  | 1,747,377  | 2,079,231  | 1,578,137  | 1,325,175  | 23.60          | 213.94   |
| Noncontrolling (minority) interest in subsidiaries .....             | 0          | 0          | 0          | 0          | 0          | 0              |          |
| Total equity capital, including minority interest .....              | 2,159,786  | 1,747,377  | 2,079,231  | 1,578,137  | 1,325,175  | 23.60          | 213.94   |
| Total liabilities and capital .....                                  | 18,371,006 | 15,026,153 | 17,908,339 | 13,209,597 | 11,408,006 | 22.26          | 123.92   |
| <b>Memoranda</b>   |            |            |            |            |            |                |          |
| Non-interest-bearing deposits .....                                  | 6,299,289  | 4,831,151  | 5,688,810  | 3,543,863  | 3,290,195  | 30.39          | 193.00   |
| Interest-bearing deposits .....                                      | 9,315,829  | 7,877,548  | 9,291,095  | 7,500,468  | 6,212,643  | 18.26          | 98.73    |
| Total deposits .....   | 15,615,118 | 12,708,699 | 14,979,905 | 11,044,331 | 9,502,838  | 22.87          | 128.37   |
| Long-term debt that reprices within 1 year .....                     | 51,213     | 24,450     | 76,966     | 103,794    | 113,777    | 109.46         | -40.39   |
| <b>Changes in Holding Company Equity Capital</b>                     |            |            |            |            |            |                |          |
| Equity capital, previous year-end as amended .....                   | 2,079,231  | 1,578,137  | 1,578,137  | 1,325,175  | 991,457    |                |          |
| Accounting restatements .....  | 0          | -14,891    | -14,891    | -1,272     | 0          |                |          |
| Net income .....   | 114,419    | 50,171     | 137,938    | 149,129    | 116,998    |                |          |
| Net sale of new perpetual preferred stock .....                      | 0          | 110,705    | 110,705    | 0          | -938       |                |          |
| Net sale of new common stock .....                                   | 1,519      | 928        | 3,004      | 661        | 0          |                |          |
| Sale of treasury stock .....   | 0          | 0          | 0          | 0          | 97         |                |          |
| Less: Purchase of treasury stock .....                               | 0          | 0          | 0          | 0          | 97         |                |          |
| Changes incident to business combinations .....                      | 0          | 0          | 217,202    | 92,258     | 238,075    |                |          |
| Less: Dividends declared .....                                       | 22,565     | 14,715     | 33,919     | 24,607     | 19,357     |                |          |
| Change in other comprehensive income .....                           | -16,132    | 33,484     | 73,645     | 30,723     | -6,895     |                |          |
| Changes in debit to ESOP liability .....                             | 0          | 0          | 0          | 0          | 0          |                |          |
| Other adjustments to equity capital .....                            | 3,314      | 3,558      | 7,410      | 6,070      | 5,835      |                |          |
| Holding company equity capital, ending balance .....                 | 2,159,786  | 1,747,377  | 2,079,231  | 1,578,137  | 1,325,175  |                |          |

## Percent Composition of Assets

|   | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|   | BHC        | Peer # 1 | Pct |
| <b>Percent of Total Assets</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans .....   | 34.08      | 36.32    | 38  | 36.13      | 36.22    | 41  | 34.26      | 36.22    | 40  | 41.27      | 37.78    | 46  | 42.78      | 37.19    | 52  |
| Commercial and industrial loans .....                                 | 15.51      | 12.25    | 71  | 20.32      | 14.99    | 74  | 17         | 13.52    | 68  | 15.50      | 12.02    | 69  | 14.83      | 12.85    | 63  |
| Loans to individuals .....  | 0.78       | 3.48     | 34  | 0.86       | 3.53     | 35  | 0.78       | 3.40     | 34  | 1.04       | 4.20     | 34  | 1.66       | 4.31     | 44  |
| Loans to depository institutions and acceptances of other banks ..... | 0          | 0.01     | 32  | 0          | 0.04     | 28  | 0.01       | 0.03     | 79  | 0          | 0.04     | 29  | 0          | 0.05     | 28  |
| Agricultural loans.....   | 1.59       | 0.21     | 93  | 1.67       | 0.20     | 92  | 1.74       | 0.19     | 93  | 2.09       | 0.24     | 93  | 2.78       | 0.30     | 93  |
| Other loans and leases.....   | 2.76       | 4.22     | 46  | 3.14       | 4.66     | 43  | 2.60       | 4.63     | 40  | 3.71       | 5.01     | 46  | 3.98       | 5        | 48  |
| Net loans and leases.....   | 54.02      | 59.81    | 28  | 61.10      | 63.21    | 33  | 55.56      | 61.58    | 24  | 63.02      | 63.77    | 35  | 65.44      | 63.98    | 39  |
| Debt securities over 1 year.....                                      | 32.11      | 17.61    | 93  | 23.10      | 14.01    | 88  | 28.73      | 15.55    | 93  | 20.63      | 14.60    | 82  | 20.65      | 14.63    | 78  |
| Mutual funds and equity securities .....                              | 0.11       | 0.06     | 76  | 0.13       | 0.05     | 80  | 0.11       | 0.05     | 77  | 0.14       | 0.06     | 80  | 0.15       | 0.06     | 82  |
| Subtotal .....  | 86.24      | 78.32    | 84  | 84.33      | 78.43    | 69  | 84.40      | 78.16    | 69  | 83.79      | 79.65    | 50  | 86.24      | 79.97    | 63  |
| Interest-bearing bank balances .....                                  | 1.33       | 9.11     | 5   | 1.63       | 6.78     | 14  | 0.57       | 7.51     | 3   | 1.33       | 3.06     | 33  | 0.48       | 3.04     | 14  |
| Federal funds sold and reverse repos .....                            | 0          | 0.52     | 28  | 0          | 0.86     | 26  | 0.11       | 0.82     | 72  | 0          | 1.57     | 25  | 0          | 1.66     | 23  |
| Debt securities 1 year or less .....                                  | 3.89       | 1.53     | 88  | 4.87       | 1.83     | 87  | 5.90       | 1.68     | 92  | 5.03       | 1.91     | 87  | 2.79       | 1.96     | 75  |
| Trading assets .....  | 0.16       | 0.60     | 51  | 0.34       | 1.09     | 46  | 0.25       | 1.01     | 46  | 0.13       | 1.19     | 44  | 0.04       | 1.33     | 36  |
| Total earning assets.....   | 91.62      | 91.43    | 53  | 91.18      | 90.72    | 56  | 91.23      | 91.05    | 55  | 90.28      | 89.53    | 59  | 89.55      | 89.74    | 47  |
| Non-interest cash and due from depository institutions.....           | 1.14       | 1.01     | 57  | 1.41       | 1.08     | 75  | 1.22       | 1.07     | 58  | 1.56       | 1.14     | 79  | 1.96       | 1.21     | 90  |
| Other real estate owned.....  | 0.03       | 0.02     | 80  | 0.04       | 0.03     | 71  | 0.04       | 0.02     | 75  | 0.05       | 0.03     | 76  | 0.05       | 0.04     | 68  |
| All other assets.....   | 7.24       | 7.50     | 49  | 7.42       | 8.16     | 39  | 7.54       | 7.82     | 45  | 8.16       | 9.27     | 36  | 8.49       | 8.98     | 42  |
| <b>Memoranda</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments .....  | 5.22       | 12.01    | 20  | 6.50       | 10.58    | 36  | 6.58       | 11.17    | 30  | 6.36       | 7.63     | 57  | 3.28       | 7.80     | 42  |
| U.S. Treasury securities.....   | 0.01       | 1.08     | 31  | 0.03       | 0.92     | 36  | 0.01       | 0.84     | 39  | 0.06       | 1.03     | 41  | 0.22       | 1.04     | 50  |
| US agency securities (excluding mortgage-backed securities) .....     | 0.19       | 0.77     | 41  | 1.09       | 0.48     | 81  | 0.93       | 0.63     | 73  | 1.40       | 0.54     | 83  | 0.74       | 0.69     | 64  |
| Municipal securities .....  | 10.65      | 1.72     | 96  | 7.04       | 1.45     | 95  | 9.63       | 1.69     | 96  | 6.04       | 1.34     | 92  | 5.36       | 1.62     | 89  |
| Mortgage-backed securities .....                                      | 20.49      | 12.97    | 81  | 14.37      | 11.11    | 69  | 18.04      | 11.75    | 80  | 12.89      | 11.44    | 59  | 14.21      | 11.13    | 68  |
| Asset-backed securities .....   | 4.61       | 0.38     | 96  | 5.41       | 0.27     | 97  | 5.97       | 0.32     | 98  | 5.24       | 0.28     | 97  | 2.84       | 0.33     | 93  |
| Other debt securities .....   | 0.05       | 0.52     | 40  | 0.03       | 0.39     | 40  | 0.05       | 0.42     | 43  | 0.04       | 0.39     | 42  | 0.07       | 0.41     | 51  |
| Loans held-for-sale.....  | 0.18       | 0.42     | 47  | 0.36       | 0.48     | 57  | 0.32       | 0.52     | 47  | 0.20       | 0.39     | 48  | 1.05       | 0.30     | 90  |
| Loans held for investment .....                                       | 54.50      | 59.85    | 29  | 61.54      | 63.46    | 34  | 55.97      | 61.72    | 25  | 63.35      | 63.50    | 36  | 64.93      | 63.93    | 38  |
| Real estate loans secured by 1–4 family .....                         | 5.95       | 11.69    | 27  | 7.12       | 12.29    | 29  | 6.55       | 11.91    | 27  | 8.82       | 13.29    | 31  | 10.66      | 13.46    | 36  |
| Revolving .....   | 1.14       | 1.45     | 51  | 1.54       | 1.80     | 50  | 1.30       | 1.66     | 50  | 1.92       | 2.07     | 52  | 2.12       | 2.27     | 52  |
| Closed-end, secured by first liens .....                              | 4.54       | 9.84     | 27  | 5.26       | 9.99     | 28  | 5.02       | 9.81     | 28  | 6.50       | 10.69    | 29  | 8.02       | 10.57    | 36  |
| Closed-end, secured by junior liens .....                             | 0.27       | 0.20     | 76  | 0.32       | 0.26     | 68  | 0.23       | 0.22     | 66  | 0.40       | 0.28     | 74  | 0.52       | 0.31     | 76  |
| Commercial real estate loans .....                                    | 26.03      | 22.48    | 60  | 27.22      | 21.90    | 59  | 25.47      | 22.22    | 56  | 30.25      | 22.23    | 65  | 29.79      | 21.58    | 65  |
| Construction and land development.....                                | 4.65       | 3.35     | 68  | 7.41       | 3.32     | 88  | 4.81       | 3.40     | 70  | 7.78       | 3.44     | 88  | 7.41       | 3.51     | 85  |
| Multifamily.....  | 1.36       | 3.31     | 29  | 1.42       | 3.07     | 34  | 1.47       | 3.12     | 32  | 1.73       | 3.01     | 42  | 1.59       | 2.72     | 41  |
| Nonfarm nonresidential .....  | 20.03      | 14.81    | 67  | 18.40      | 14.50    | 60  | 19.19      | 14.72    | 65  | 20.74      | 14.69    | 67  | 20.79      | 14.44    | 68  |
| Real estate loans secured by farmland.....                            | 2.10       | 0.34     | 92  | 1.79       | 0.33     | 92  | 2.25       | 0.33     | 94  | 2.20       | 0.36     | 93  | 2.33       | 0.41     | 93  |

## Loan Mix and Analysis of Concentrations of Credit

|  | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct |
|  | 62.32      | 59.66    | 47  | 58.37      | 55.37    | 46  | 60.87      | 57.15    | 49  | 64.94      | 57.46    | 50  | 64.84      | 56.49    | 54  |
| <b>Loan Mix, Percent of Gross Loans and Leases</b>                                       |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans .....  | 10.88      | 19.82    | 25  | 11.50      | 19.50    | 25  | 11.64      | 19.43    | 26  | 13.88      | 20.75    | 30  | 16.15      | 21.10    | 28  |
| Real estate loans secured by 1–4 family.....   | 2.09       | 2.42     | 50  | 2.49       | 2.79     | 46  | 2.31       | 2.64     | 48  | 3.02       | 3.15     | 50  | 3.21       | 3.50     | 47  |
| Revolving .....  | 8.79       | 17.22    | 25  | 9.01       | 16.49    | 24  | 9.32       | 16.59    | 25  | 10.86      | 17.39    | 27  | 12.94      | 17.39    | 31  |
| Closed-end.....  | 47.61      | 36.54    | 67  | 43.98      | 32.96    | 67  | 45.24      | 34.63    | 65  | 47.60      | 33.52    | 73  | 45.15      | 32.14    | 66  |
| Commercial real estate loans .....   | 8.50       | 5.50     | 75  | 11.97      | 4.97     | 92  | 8.55       | 5.26     | 77  | 12.23      | 5.09     | 92  | 11.24      | 5.20     | 86  |
| Construction and land development.....   | 1.18       | 1.11     | 60  | 1.69       | 0.93     | 76  | 1.32       | 0.93     | 67  | 1.96       | 0.94     | 76  | 2.24       | 1.02     | 78  |
| 1–4 family.....  | 7.32       | 4.33     | 80  | 10.27      | 3.90     | 94  | 7.23       | 4.19     | 80  | 10.27      | 4.02     | 94  | 9          | 4.05     | 90  |
| Other.....   | 2.48       | 5.34     | 28  | 2.29       | 4.72     | 32  | 2.61       | 4.96     | 31  | 2.72       | 4.69     | 38  | 2.41       | 4.10     | 36  |
| Multifamily.....   | 36.63      | 24.14    | 80  | 29.72      | 21.76    | 69  | 34.08      | 22.93    | 79  | 32.64      | 22.15    | 72  | 31.51      | 21.40    | 71  |
| Nonfarm nonresidential .....   | 19.31      | 8.14     | 93  | 15.43      | 7.38     | 89  | 17.66      | 7.68     | 93  | 17.54      | 7.72     | 91  | 17         | 8.03     | 90  |
| Owner-occupied.....  | 17.32      | 15.71    | 57  | 14.30      | 14.16    | 50  | 16.42      | 14.95    | 56  | 15.10      | 14.34    | 53  | 14.51      | 13.38    | 52  |
| Other.....   | 3.83       | 0.59     | 93  | 2.89       | 0.52     | 92  | 3.99       | 0.54     | 96  | 3.45       | 0.55     | 93  | 3.53       | 0.63     | 92  |
| Real estate loans secured by farmland.....   | 0          | 0.03     | 32  | 0          | 0.07     | 28  | 0.02       | 0.06     | 77  | 0          | 0.11     | 29  | 0          | 0.12     | 28  |
| Loans to depository institutions and acceptances of other banks.....                     | 28.37      | 20.98    | 75  | 32.82      | 23.90    | 80  | 30.19      | 22.17    | 79  | 24.39      | 19.53    | 69  | 22.48      | 20.32    | 63  |
| Commercial and industrial loans .....  | 1.42       | 6.28     | 36  | 1.39       | 6.11     | 37  | 1.39       | 6.13     | 37  | 1.63       | 7.13     | 34  | 2.52       | 7.36     | 42  |
| Loans to individuals.....  | 0.08       | 0.51     | 60  | 0.09       | 0.64     | 60  | 0.08       | 0.65     | 60  | 0.11       | 0.81     | 57  | 0.11       | 1.02     | 54  |
| Credit card loans.....   | 2.92       | 0.37     | 93  | 2.71       | 0.31     | 92  | 3.09       | 0.32     | 93  | 3.29       | 0.37     | 92  | 4.21       | 0.46     | 93  |
| Agricultural loans.....  | 5.05       | 8.03     | 50  | 5.08       | 8.93     | 46  | 4.62       | 9.09     | 44  | 5.84       | 9.85     | 47  | 6.03       | 9.66     | 47  |
| <b>Loans and Leases, Percent of Tier 1 Capital + ALLL<br/>(CECL transition adjusted)</b> |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans .....  | 386.05     | 383.17   | 45  | 361.01     | 392.62   | 40  | 400.34     | 381.27   | 45  | 414.86     | 391.26   | 47  | 433.19     | 379.80   | 55  |
| Real estate loans secured by 1–4 family.....   | 67.39      | 124.52   | 28  | 71.16      | 133.24   | 28  | 76.53      | 125.03   | 30  | 88.71      | 138.18   | 31  | 107.90     | 137.84   | 38  |
| Revolving .....  | 12.94      | 15.53    | 51  | 15.40      | 19.64    | 49  | 15.22      | 17.42    | 51  | 19.29      | 21.26    | 52  | 21.45      | 23.33    | 51  |
| Closed-end.....  | 54.45      | 107.53   | 27  | 55.76      | 112.01   | 28  | 61.32      | 106.14   | 30  | 69.41      | 115.20   | 29  | 86.45      | 112.79   | 38  |
| Commercial real estate loans .....   | 294.90     | 238.21   | 61  | 272.01     | 237.30   | 51  | 297.57     | 234.65   | 62  | 304.09     | 229.44   | 62  | 301.69     | 219.72   | 64  |
| Construction and land development.....   | 52.67      | 35.52    | 70  | 74.01      | 35.78    | 85  | 56.22      | 35.62    | 75  | 78.17      | 34.95    | 87  | 75.07      | 35.36    | 85  |
| 1–4 family.....  | 7.33       | 7.06     | 61  | 10.46      | 6.74     | 69  | 8.69       | 6.34     | 67  | 12.54      | 6.61     | 74  | 14.94      | 7.04     | 75  |
| Other.....   | 45.34      | 28.07    | 74  | 63.55      | 27.86    | 90  | 47.53      | 28.16    | 78  | 65.62      | 27.32    | 90  | 60.12      | 27.26    | 90  |
| Multifamily.....   | 15.36      | 34.78    | 30  | 14.16      | 33.28    | 31  | 17.18      | 32.74    | 35  | 17.39      | 31.04    | 41  | 16.07      | 27.85    | 42  |
| Nonfarm nonresidential .....   | 226.88     | 157.17   | 75  | 183.84     | 157.33   | 58  | 224.16     | 155.06   | 71  | 208.53     | 152.10   | 63  | 210.55     | 147.22   | 66  |
| Owner-occupied.....  | 119.61     | 52.65    | 92  | 95.41      | 53.29    | 82  | 116.18     | 52.37    | 91  | 112.08     | 53.07    | 88  | 113.59     | 54.89    | 88  |
| Other.....   | 107.27     | 102.08   | 54  | 88.43      | 101.60   | 41  | 107.98     | 100.54   | 54  | 96.45      | 97.41    | 50  | 96.96      | 91.80    | 54  |
| Real estate loans secured by farmland.....   | 23.76      | 3.59     | 93  | 17.85      | 3.50     | 91  | 26.24      | 3.44     | 95  | 22.07      | 3.60     | 94  | 23.60      | 4.02     | 93  |
| Loans to depository institutions and acceptances of other banks.....                     | 0          | 0.18     | 32  | 0          | 0.38     | 28  | 0.13       | 0.28     | 78  | 0          | 0.44     | 29  | 0          | 0.54     | 28  |
| Commercial and industrial loans .....  | 175.74     | 127.07   | 74  | 203        | 159.86   | 70  | 198.59     | 139.91   | 76  | 155.82     | 122.02   | 67  | 150.18     | 128.82   | 61  |
| Loans to individuals.....  | 8.81       | 35.29    | 36  | 8.61       | 38.40    | 35  | 9.13       | 37.47    | 37  | 10.41      | 43.51    | 33  | 16.84      | 42.67    | 44  |
| Credit card loans.....   | 0.49       | 2.61     | 61  | 0.53       | 3.43     | 60  | 0.54       | 3.30     | 60  | 0.68       | 4.34     | 58  | 0.73       | 5.31     | 56  |
| Agricultural loans.....  | 18.06      | 2.01     | 94  | 16.74      | 2.03     | 93  | 20.33      | 1.88     | 94  | 20.99      | 2.18     | 94  | 28.14      | 2.72     | 94  |
| Other loans and leases.....  | 31.27      | 46.75    | 48  | 31.39      | 51.14    | 40  | 30.36      | 49.54    | 44  | 37.31      | 52.44    | 49  | 40.26      | 51.79    | 50  |
| <b>Supplemental</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Non-owner occupied CRE loans / Gross loans .....   | 28.32      | 28.84    | 50  | 28.60      | 26.07    | 53  | 27.61      | 27.32    | 49  | 30.12      | 26.45    | 55  | 28.27      | 24.79    | 53  |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL<br>(CECL transition adjusted) ..... | 175.44     | 187.37   | 45  | 176.91     | 186.18   | 48  | 181.58     | 183.76   | 49  | 192.45     | 178.57   | 53  | 188.89     | 167.93   | 54  |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....                 | 295.05     | 244.59   | 60  | 272.31     | 244.21   | 51  | 297.76     | 240.85   | 60  | 304.53     | 236.10   | 60  | 302.48     | 225.98   | 61  |

## Liquidity and Funding

|  | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct |
| <b>Percent of Total Assets</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments .....   | 5.22       | 12.01    | 20  | 6.50       | 10.58    | 36  | 6.58       | 11.17    | 30  | 6.36       | 7.63     | 57  | 3.28       | 7.80     | 42  |
| Liquid assets .....  | 12.98      | 28.17    | 12  | 8.95       | 24.60    | 3   | 11.64      | 26.22    | 12  | 10.81      | 22.44    | 15  | 15.07      | 22.72    | 32  |
| Investment securities .....  | 36.11      | 19.64    | 95  | 28.10      | 16.55    | 89  | 34.74      | 17.85    | 96  | 25.81      | 16.99    | 82  | 23.59      | 17.27    | 79  |
| Net loans and leases .....   | 54.02      | 59.81    | 28  | 61.10      | 63.21    | 33  | 55.56      | 61.58    | 24  | 63.02      | 63.77    | 35  | 65.44      | 63.98    | 39  |
| Net loans, leases and standby letters of credit .....                            | 54.34      | 60.62    | 25  | 61.54      | 64.12    | 33  | 55.94      | 62.48    | 23  | 63.55      | 64.84    | 35  | 66.01      | 65.07    | 36  |
| Core deposits .....  | 83.10      | 74.75    | 84  | 82.74      | 68.08    | 95  | 81.39      | 70.67    | 86  | 81.25      | 63.09    | 96  | 80.47      | 62.13    | 94  |
| Noncore funding .....  | 3.13       | 10.89    | 14  | 3.15       | 16.68    | 4   | 4.65       | 14.13    | 18  | 4.35       | 19.36    | 5   | 5.38       | 21.34    | 8   |
| Time deposits of \$250K or more .....  | 1.90       | 1.81     | 62  | 1.83       | 2.56     | 42  | 2.26       | 2.11     | 63  | 2.26       | 2.94     | 46  | 2.36       | 2.89     | 43  |
| Foreign deposits .....   | 0          | 0.35     | 39  | 0          | 0.41     | 38  | 0          | 0.36     | 39  | 0          | 0.43     | 38  | 0          | 0.47     | 38  |
| Federal funds purchased and repos .....  | 0.59       | 1.20     | 50  | 0.49       | 1.49     | 42  | 0.67       | 1.47     | 47  | 0.66       | 1.94     | 45  | 1.01       | 1.97     | 47  |
| Secured federal funds purchased .....  | 0          | 0        | 49  | 0          | 0        | 48  | 0          | 0        | 48  | 0          | 0        | 49  | 0          | 0        | 49  |
| Net federal funds purchased (sold) .....   | 0.59       | 0.52     | 60  | 0.49       | 0.52     | 55  | 0.56       | 0.54     | 56  | 0.66       | 0.48     | 57  | 1.01       | 0.54     | 61  |
| Commercial paper .....   | 0          | 0.01     | 45  | 0          | 0.01     | 44  | 0          | 0.01     | 44  | 0          | 0.02     | 45  | 0          | 0.02     | 44  |
| Other borrowings w/remaining maturity of 1 year or less .....                    | 0.27       | 0.99     | 52  | 0.29       | 2.06     | 26  | 0.42       | 1.24     | 44  | 0.76       | 3.01     | 26  | 0.98       | 3.67     | 25  |
| Earning assets that reprice within 1 year .....                                  | 33.22      | 38.93    | 35  | 32.98      | 39.71    | 30  | 30.85      | 39.38    | 26  | 34.06      | 39.29    | 31  | 33.88      | 40.29    | 28  |
| Interest-bearing liabilities that reprice within 1 year .....                    | 49.30      | 7.04     | 96  | 50.79      | 9.42     | 96  | 50.36      | 8.20     | 96  | 53.77      | 10.19    | 99  | 51.33      | 10.01    | 99  |
| Long-term debt that reprices within 1 year .....                                 | 0.28       | 0.26     | 72  | 0.16       | 0.56     | 61  | 0.43       | 0.47     | 72  | 0.79       | 0.96     | 70  | 1          | 1.34     | 67  |
| Net assets that reprice within 1 year .....                                      | -16.36     | 30.25    | 1   | -17.97     | 28.34    | 1   | -19.94     | 29.11    | 1   | -20.50     | 26.63    | 0   | -18.45     | 27.38    | 0   |
| <b>Other Liquidity and Funding Ratios</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net noncore funding dependence .....   | -2.42      | -1.82    | 51  | -3.97      | 6.94     | 22  | -2.28      | 3.20     | 35  | -2.40      | 14.45    | 10  | 2.44       | 16.62    | 11  |
| Net short-term noncore funding dependence .....                                  | -3.31      | -8.21    | 63  | -5.08      | -2.29    | 34  | -4.33      | -4.76    | 46  | -4.01      | 3.38     | 22  | 0.98       | 4.66     | 24  |
| Short-term investment / Short-term noncore funding .....                         | 221        | 284.81   | 56  | 293.49     | 138.95   | 85  | 225.07     | 184.19   | 66  | 211.73     | 77.77    | 86  | 79.45      | 66.46    | 73  |
| Liquid assets - short-term noncore funding / Nonliquid assets .....              | 12.20      | 34.02    | 21  | 7.39       | 23.27    | 25  | 9.86       | 28.18    | 24  | 8.75       | 16.97    | 39  | 12.89      | 16.04    | 53  |
| Net loans and leases / Total deposits .....                                      | 63.56      | 74.66    | 24  | 72.24      | 82.84    | 22  | 66.42      | 79.43    | 17  | 75.37      | 90.31    | 17  | 78.56      | 90.08    | 19  |
| Net loans and leases / Core deposits .....                                       | 65.01      | 81.17    | 18  | 73.85      | 93.70    | 14  | 68.26      | 88.34    | 12  | 77.56      | 103.93   | 10  | 81.32      | 105      | 14  |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....   | 0.66       | 0.84     | 55  | 0.79       | 1.82     | 38  | 0.80       | 1.57     | 46  | 0.74       | 0.72     | 61  | 0.85       | -0.82    | 96  |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital ..... | 5.35       | 1.94     | 90  | 3.68       | 4.82     | 43  | 7.40       | 4.31     | 84  | 0.11       | 1.36     | 19  | -3.94      | -1.98    | 5   |
| Structured notes appreciation (depreciation) / Tier 1 capital .....              | 0.01       |          |     | 0          |          |     | 0.02       |          |     | 0          |          |     |            | -0.05    |     |
| <b>Percent of Investment Securities</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Held-to-maturity securities .....  | 1.29       | 13.42    | 39  | 2.15       | 12.14    | 47  | 1.43       | 11.38    | 43  | 2.68       | 12.67    | 44  | 8.78       | 16.19    | 44  |
| Available-for-sale securities .....  | 98.40      | 84.66    | 63  | 97.39      | 85.75    | 55  | 98.26      | 87.23    | 60  | 96.78      | 85.40    | 54  | 90.59      | 81.88    | 60  |
| U.S. Treasury securities .....   | 0.02       | 5.52     | 29  | 0.11       | 5.43     | 33  | 0.03       | 4.72     | 36  | 0.25       | 6.15     | 35  | 0.94       | 6.99     | 48  |
| US agency securities (excluding mortgage-backed securities) .....                | 0.53       | 4.50     | 33  | 3.87       | 3.23     | 65  | 2.68       | 4.01     | 57  | 5.42       | 3.49     | 73  | 3.15       | 4.02     | 61  |
| Municipal securities .....   | 29.50      | 8.87     | 89  | 25.04      | 9.39     | 83  | 27.71      | 9.83     | 82  | 23.42      | 7.75     | 86  | 22.71      | 9.16     | 85  |
| Mortgage-backed securities .....   | 56.74      | 66.59    | 34  | 51.15      | 67.27    | 23  | 51.94      | 66.64    | 25  | 49.94      | 67.43    | 24  | 60.22      | 65.45    | 37  |
| Asset-backed securities .....  | 12.77      | 2.05     | 91  | 19.26      | 1.68     | 94  | 17.19      | 1.91     | 95  | 20.29      | 1.66     | 95  | 12.03      | 2.05     | 91  |
| Other debt securities .....  | 0.13       | 3.17     | 32  | 0.11       | 2.93     | 35  | 0.14       | 3.01     | 35  | 0.14       | 2.94     | 38  | 0.30       | 2.79     | 44  |
| Mutual funds and equity securities .....   | 0.31       | 0.32     | 67  | 0.46       | 0.37     | 67  | 0.32       | 0.35     | 65  | 0.54       | 0.40     | 64  | 0.63       | 0.42     | 66  |
| Debt securities 1 year or less .....   | 10.78      | 8.69     | 67  | 17.34      | 11.75    | 74  | 16.99      | 10.55    | 81  | 19.51      | 11.86    | 77  | 11.83      | 11.91    | 64  |
| Debt securities 1 to 5 years .....   | 49.42      | 17.05    | 91  | 49.16      | 18.03    | 90  | 44.59      | 17.03    | 89  | 46.12      | 17.94    | 89  | 55.39      | 19.18    | 90  |
| Debt securities over 5 years .....   | 39.50      | 72.17    | 12  | 33.04      | 66.01    | 15  | 38.11      | 69.86    | 15  | 33.83      | 66.02    | 17  | 32.14      | 64.73    | 17  |
| Pledged securities .....   | 28.21      | 33.87    | 45  | 49.01      | 37.40    | 65  | 34.10      | 35.67    | 46  | 14.95      | 30.57    | 28  | 19.50      | 33.30    | 35  |
| Structured notes, fair value .....   | 0          | 0.03     | 41  | 0          | 0.02     | 42  | 0          | 0.02     | 42  | 0          | 0.03     | 42  | 0          | 0.04     | 41  |
| <b>Percent Change from Prior Like Quarter</b>                                    |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments .....   | -1.90      | 51.37    | 24  | 7.04       | 146.89   | 12  | 40.19      | 183.32   | 28  | 125.02     | 26.69    | 87  | -12.61     | 6.77     | 24  |
| Investment securities .....  | 57.14      | 33.34    | 75  | 59.02      | 14.17    | 91  | 82.51      | 23.62    | 91  | 26.67      | 11.75    | 81  | 8.77       | 9.42     | 63  |
| Core deposits .....  | 22.79      | 16.88    | 78  | 27.30      | 25.99    | 62  | 35.81      | 26.88    | 83  | 16.91      | 11.23    | 74  | 19.61      | 7.29     | 87  |
| Noncore funding .....  | 21.63      | -23.76   | 92  | -10.98     | -2.41    | 37  | 44.92      | -12.18   | 94  | -6.24      | 6.59     | 28  | -29.40     | 10.67    | 1   |

## Derivatives and Off-Balance-Sheet Transactions

| Dollar Amount in Thousands  | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|---|------------|------------|------------|------------|------------|
| Loan commitments (reported semiannually, June/Dec) .....                          | 3,867,098  | 3,148,087  | 3,258,618  | 2,973,732  | 2,471,463  |
| Commit: Secured commercial real estate loans .....                                | 851,530    | 702,890    | 632,325    | 724,391    | 713,182    |
| Commit: Unsecured real estate loans .....   | 0          | 0          | 0          | 0          | 0          |
| Credit card lines (reported semiannually, June/Dec) .....                         | 299,662    | 256,659    | 274,753    | 224,733    | 190,627    |
| Securities underwriting .....   | 0          | 0          | 0          | 0          | 0          |
| Standby letters of credit .....   | 57,888     | 66,529     | 69,255     | 70,635     | 65,275     |
| Commercial and similar letters of credit .....                                    | 6,056      | 5,847      | 3,951      | 8,896      | 6,627      |
| Securities lent .....   | 0          | 0          | 0          | 0          | 0          |
| Credit derivatives - notional amount (holding company as guarantor) .....         | 16,164     | 4,589      | 4,471      | 0          | 0          |
| Credit derivatives - notional amount (holding company as beneficiary) .....       | 0          | 0          | 0          | 0          | 0          |
| Credit derivative contracts w/ purchased credit protection-investment grade ..... | 0          | 0          | 0          | 0          | 0          |
| Credit derivative contracts w/ purchased credit protection-noninvest grade .....  | 16,164     | 4,589      | 4,471      | 0          | 0          |
| <b>Derivative Contracts</b>   |            |            |            |            |            |
| Interest rate futures and forward contracts .....                                 | 68,500     | 54,500     | 86,500     | 52,500     | 30,146     |
| Written options contracts (interest rate) .....                                   | 39,922     | 64,501     | 42,078     | 74,105     | 21,603     |
| Purchased options contracts (interest rate) .....                                 | 0          | 0          | 0          | 53,749     | 0          |
| Interest rate swaps .....   | 963,954    | 1,048,019  | 1,050,570  | 924,676    | 911,706    |
| Futures and forward foreign exchange .....  | 0          | 0          | 0          | 0          | 0          |
| Written options contracts (foreign exchange) .....                                | 0          | 0          | 0          | 0          | 0          |
| Purchased options contracts (foreign exchange) .....                              | 0          | 0          | 0          | 0          | 0          |
| Foreign exchange rate swaps .....   | 0          | 0          | 0          | 0          | 0          |
| Commodity and other futures and forward contracts .....                           | 0          | 0          | 0          | 0          | 0          |
| Written options contracts (commodity and other) .....                             | 0          | 0          | 0          | 0          | 0          |
| Purchased options contracts (commodity and other) .....                           | 0          | 0          | 0          | 0          | 0          |
| Commodity and other swaps .....   | 0          | 0          | 0          | 0          | 0          |

|   | BHC   | Peer # 1 | Pct |
|---|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|
| <b>Percent of Total Assets</b>  |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Loan commitments (reported semiannually, June/Dec) .....                          | 21.05 | 22.45    | 52  | 20.95 | 21.74    | 53  | 18.20 | 22.01    | 44  | 22.51 | 23.52    | 53  | 21.66 | 24.05    | 52  |
| Standby letters of credit .....   | 0.32  | 0.67     | 33  | 0.44  | 0.72     | 44  | 0.39  | 0.71     | 40  | 0.53  | 0.84     | 47  | 0.57  | 0.92     | 46  |
| Commercial and similar letters of credit .....                                    | 0.03  | 0.02     | 80  | 0.04  | 0.02     | 82  | 0.02  | 0.02     | 72  | 0.07  | 0.02     | 84  | 0.06  | 0.02     | 80  |
| Securities lent .....   | 0     | 0.12     | 41  | 0     | 0.17     | 41  | 0     | 0.18     | 40  | 0     | 0.40     | 39  | 0     | 0.62     | 39  |
| Credit derivatives - notional amount (holding company as guarantor) .....         | 0.09  | 0.25     | 60  | 0.03  | 0.39     | 56  | 0.02  | 0.35     | 55  | 0     | 0.42     | 27  | 0     | 0.52     | 27  |
| Credit derivatives - notional amount (holding company as beneficiary) .....       | 0     | 0.19     | 29  | 0     | 0.33     | 28  | 0     | 0.30     | 27  | 0     | 0.52     | 27  | 0     | 0.75     | 29  |
| Credit derivative contracts w/ purchased credit protection-investment grade ..... | 0     | 0.18     | 34  | 0     | 0.22     | 34  | 0     | 0.25     | 34  | 0     | 0.30     | 33  | 0     | 0.52     | 32  |
| Credit derivative contracts w/ purchased credit protection-noninvest grade .....  | 0.09  | 0.14     | 77  | 0.03  | 0.36     | 72  | 0.02  | 0.30     | 69  | 0     | 0.45     | 34  | 0     | 0.69     | 34  |
| Derivative contracts .....  | 5.84  | 49.75    | 21  | 7.77  | 51.68    | 21  | 6.58  | 48.62    | 17  | 8.37  | 68.47    | 23  | 8.45  | 65.81    | 31  |
| Interest rate contracts .....   | 5.84  | 35.96    | 22  | 7.77  | 36.85    | 23  | 6.58  | 34.36    | 19  | 8.37  | 47.31    | 25  | 8.45  | 43.84    | 34  |
| Interest rate futures and forward contracts .....                                 | 0.37  | 5.17     | 54  | 0.36  | 9.28     | 41  | 0.48  | 6.21     | 44  | 0.40  | 10.67    | 47  | 0.26  | 11.40    | 47  |
| Written options contracts (interest rate) .....                                   | 0.22  | 1.82     | 32  | 0.43  | 2.30     | 36  | 0.23  | 2.18     | 29  | 0.56  | 2.47     | 52  | 0.19  | 2.16     | 38  |
| Purchased options contracts (interest rate) .....                                 | 0     | 1.33     | 21  | 0     | 1.51     | 23  | 0     | 1.46     | 22  | 0.41  | 2.65     | 61  | 0     | 2.32     | 23  |
| Interest rate swaps .....   | 5.25  | 20.67    | 28  | 6.97  | 22.27    | 29  | 5.87  | 20.83    | 25  | 7     | 28.86    | 29  | 7.99  | 26.74    | 36  |
| Foreign exchange contracts .....  | 0     | 6.16     | 25  | 0     | 5.77     | 24  | 0     | 6.01     | 25  | 0     | 10.12    | 22  | 0     | 10.92    | 21  |
| Futures and forward foreign exchange contracts .....                              | 0     | 3.93     | 26  | 0     | 3.58     | 25  | 0     | 3.47     | 25  | 0     | 5.23     | 23  | 0     | 5.22     | 23  |
| Written options contracts (foreign exchange) .....                                | 0     | 0.04     | 41  | 0     | 0.03     | 40  | 0     | 0.03     | 40  | 0     | 0.05     | 39  | 0     | 0.14     | 37  |
| Purchased options contracts (foreign exchange) .....                              | 0     | 0.04     | 41  | 0     | 0.03     | 41  | 0     | 0.04     | 40  | 0     | 0.08     | 39  | 0     | 0.13     | 37  |
| Foreign exchange rate swaps .....   | 0     | 0.73     | 39  | 0     | 0.74     | 38  | 0     | 0.77     | 39  | 0     | 2.03     | 38  | 0     | 2.17     | 37  |
| Equity, commodity, and other derivative contracts .....                           | 0     | 0.86     | 34  | 0     | 1.80     | 32  | 0     | 1.86     | 32  | 0     | 3.32     | 31  | 0     | 4.08     | 31  |
| Commodity and other futures and forward contracts .....                           | 0     | 0.07     | 43  | 0     | 0.14     | 42  | 0     | 0.14     | 42  | 0     | 0.19     | 40  | 0     | 0.25     | 39  |
| Written options contracts (commodity and other) .....                             | 0     | 0.29     | 38  | 0     | 0.54     | 35  | 0     | 0.52     | 36  | 0     | 0.98     | 35  | 0     | 1.48     | 34  |
| Purchased options contracts (commodity and other) .....                           | 0     | 0.19     | 38  | 0     | 0.38     | 35  | 0     | 0.37     | 36  | 0     | 0.94     | 34  | 0     | 1.29     | 34  |
| Commodity and other swaps .....   | 0     | 0.29     | 37  | 0     | 0.30     | 35  | 0     | 0.32     | 36  | 0     | 0.38     | 35  | 0     | 0.40     | 35  |
| <b>Percent of Average Loans and Leases</b>  |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Loan commitments (reported semiannually, June/Dec) .....                          | 38.62 | 42.93    | 61  | 35.87 | 41.55    | 60  | 36.07 | 42.82    | 58  | 38.33 | 45.53    | 56  | 34.63 | 44.93    | 51  |

## Derivative Instruments

| Dollar Amount in Thousands   | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|--|------------|------------|------------|------------|------------|
| <b>Notional Amount</b>   |            |            |            |            |            |
| Derivative contracts .....   | 1,072,376  | 1,167,020  | 1,179,148  | 1,105,030  | 963,455    |
| Interest rate contracts .....  | 1,072,376  | 1,167,020  | 1,179,148  | 1,105,030  | 963,455    |
| Foreign exchange contracts .....   | 0          | 0          | 0          | 0          | 0          |
| Equity, commodity, and other contracts .....                             | 0          | 0          | 0          | 0          | 0          |
| <b>Derivatives Position</b>  |            |            |            |            |            |
| Futures and forwards .....   | 68,500     | 54,500     | 86,500     | 52,500     | 30,146     |
| Written options .....  | 39,922     | 64,501     | 42,078     | 74,105     | 21,603     |
| Exchange-traded .....  | 0          | 0          | 0          | 0          | 0          |
| Over-the-counter .....   | 39,922     | 64,501     | 42,078     | 74,105     | 21,603     |
| Purchased options .....  | 0          | 0          | 0          | 53,749     | 0          |
| Exchange-traded .....  | 0          | 0          | 0          | 0          | 0          |
| Over-the-counter .....   | 0          | 0          | 0          | 53,749     | 0          |
| Swaps .....  | 963,954    | 1,048,019  | 1,050,570  | 924,676    | 911,706    |
| Held for trading .....   | 876,832    | 895,638    | 902,113    | 855,880    | 422,491    |
| Interest rate contracts .....  | 876,832    | 895,638    | 902,113    | 855,880    | 422,491    |
| Foreign exchange contracts .....   | 0          | 0          | 0          | 0          | 0          |
| Equity, commodity, and other contracts .....                             | 0          | 0          | 0          | 0          | 0          |
| Non-traded .....   | 195,544    | 271,382    | 277,035    | 249,150    | 540,964    |
| Interest rate contracts .....  | 195,544    | 271,382    | 277,035    | 249,150    | 540,964    |
| Foreign exchange contracts .....   | 0          | 0          | 0          | 0          | 0          |
| Equity, commodity, and other contracts .....                             | 0          | 0          | 0          | 0          | 0          |
| Derivative contracts (excluding futures and FX 14 days or less) .....    | 1,060,428  | 1,106,929  | 1,141,541  | 1,030,925  | 941,852    |
| One year or less .....   | 72,533     | 112,167    | 143,491    | 72,500     | 91,517     |
| Over 1 year to 5 years .....   | 114,972    | 67,774     | 105,002    | 114,074    | 209,552    |
| Over 5 years .....   | 872,923    | 926,988    | 893,048    | 844,351    | 640,783    |
| Gross negative fair value (absolute value) .....                         | 35,470     | 62,702     | 54,433     | 21,191     | 6,443      |
| Gross positive fair value .....  | 31,323     | 55,503     | 47,702     | 17,839     | 7,189      |
| Held for trading .....   | 29,394     | 51,791     | 45,196     | 16,544     | 4,449      |
| Non-traded .....   | 1,929      | 3,712      | 2,506      | 1,295      | 2,740      |
| Current credit exposure on risk-based capital derivative contracts ..... | 31,724     | 55,463     | 47,702     | 16,755     | 4,478      |
| Credit losses on derivative contracts .....                              | 0          | 0          | 0          | 0          | 0          |
| <b>Past Due Derivative Instruments Fair Value</b>                        |            |            |            |            |            |
| 30-89 days past due .....  | 0          | 0          | 0          | 0          | 0          |
| 90+ days past due .....  | 0          | 0          | 0          | 0          | 0          |

## Derivatives Analysis

|  | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct |
|  | 100        | 94.09    | 76  | 100        | 95.13    | 78  | 100        | 94.10    | 77  | 100        | 93.44    | 80  | 100        | 92.91    | 80  |
| <b>Percent of Notional Amount</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Interest rate contracts .....  | 0          | 3.27     | 25  | 0          | 2.75     | 24  | 0          | 3.49     | 25  | 0          | 3.20     | 22  | 0          | 3.39     | 21  |
| Foreign exchange contracts .....   | 0          | 1.17     | 34  | 0          | 1.12     | 32  | 0          | 1.17     | 32  | 0          | 1.64     | 31  | 0          | 1.93     | 30  |
| Futures and forwards .....   | 6.39       | 12.57    | 52  | 4.67       | 12.99    | 39  | 7.34       | 14.05    | 49  | 4.75       | 13.49    | 43  | 3.13       | 12.78    | 36  |
| Written options .....  | 3.72       | 7.49     | 46  | 5.53       | 8.37     | 50  | 3.57       | 8.18     | 41  | 6.71       | 5.91     | 66  | 2.24       | 6.60     | 41  |
| Exchange-traded .....  | 0          | 0.11     | 42  | 0          | 0.13     | 40  | 0          | 0.14     | 40  | 0          | 0.15     | 42  | 0          | 0.23     | 39  |
| Over-the-counter .....   | 3.72       | 7.20     | 48  | 5.53       | 7.94     | 51  | 3.57       | 7.73     | 43  | 6.71       | 5.10     | 70  | 2.24       | 5.49     | 46  |
| Purchased options .....  | 0          | 3.44     | 19  | 0          | 3.38     | 18  | 0          | 3.42     | 19  | 4.86       | 4.42     | 66  | 0          | 4.19     | 18  |
| Exchange-traded .....  | 0          | 0.12     | 40  | 0          | 0.14     | 40  | 0          | 0.15     | 40  | 0          | 0.28     | 39  | 0          | 0.32     | 37  |
| Over-the-counter .....   | 0          | 3.04     | 21  | 0          | 2.87     | 20  | 0          | 2.86     | 21  | 4.86       | 3.35     | 71  | 0          | 3.20     | 20  |
| Swaps .....  | 89.89      | 71.23    | 64  | 89.80      | 69.92    | 69  | 89.10      | 68.76    | 64  | 83.68      | 69.75    | 54  | 94.63      | 70.34    | 70  |
| Held for trading .....   | 81.77      | 40.60    | 68  | 76.75      | 43.50    | 70  | 76.51      | 43.53    | 65  | 77.45      | 44.16    | 65  | 43.85      | 46.31    | 46  |
| Interest rate contracts .....  | 81.77      | 34.42    | 79  | 76.75      | 37.56    | 79  | 76.51      | 36.62    | 75  | 77.45      | 37.24    | 75  | 43.85      | 38.40    | 52  |
| Foreign exchange contracts .....   | 0          | 1.57     | 33  | 0          | 1.40     | 31  | 0          | 1.60     | 32  | 0          | 1.60     | 30  | 0          | 1.85     | 29  |
| Equity, commodity, and other contracts .....                             | 0          | 0.58     | 40  | 0          | 0.71     | 37  | 0          | 0.68     | 38  | 0          | 0.83     | 36  | 0          | 1.14     | 35  |
| Non-traded .....   | 18.23      | 59.40    | 31  | 23.25      | 56.50    | 29  | 23.49      | 56.47    | 34  | 22.55      | 55.84    | 34  | 56.15      | 53.69    | 53  |
| Interest rate contracts .....  | 18.23      | 56.19    | 31  | 23.25      | 54.31    | 30  | 23.49      | 53.82    | 35  | 22.55      | 52.22    | 35  | 56.15      | 50.60    | 55  |
| Foreign exchange contracts .....   | 0          | 0.38     | 33  | 0          | 0.28     | 34  | 0          | 0.46     | 34  | 0          | 0.34     | 33  | 0          | 0.57     | 32  |
| Equity, commodity, and other contracts .....                             | 0          | 0.13     | 38  | 0          | 0.10     | 37  | 0          | 0.10     | 37  | 0          | 0.13     | 38  | 0          | 0.16     | 38  |
| Derivative contracts (excluding futures and forex 14 days or less) ..... | 98.89      | 91.87    | 62  | 94.85      | 89.91    | 48  | 96.81      | 91.48    | 53  | 93.29      | 93.86    | 32  | 97.76      | 94.47    | 53  |
| One year or less .....   | 6.76       | 28.05    | 30  | 9.61       | 30.94    | 32  | 12.17      | 32.05    | 38  | 6.56       | 32.17    | 28  | 9.50       | 32.51    | 31  |
| Over 1 year to 5 years .....   | 10.72      | 26.03    | 23  | 5.81       | 27.26    | 20  | 8.90       | 27.06    | 21  | 10.32      | 30.45    | 24  | 21.75      | 31.16    | 32  |
| Over 5 years .....   | 81.40      | 30.08    | 95  | 79.43      | 28.48    | 96  | 75.74      | 29.56    | 92  | 76.41      | 28.09    | 91  | 66.51      | 28.71    | 86  |
| Gross negative fair value (absolute value) .....                         | 3.31       | 1.25     | 92  | 5.37       | 1.76     | 93  | 4.62       | 1.55     | 95  | 1.92       | 0.83     | 88  | 0.67       | 0.72     | 47  |
| Gross positive fair value .....  | 2.92       | 1.68     | 89  | 4.76       | 2.69     | 85  | 4.05       | 2.23     | 91  | 1.61       | 1.19     | 73  | 0.75       | 0.85     | 47  |
| <b>Percent of Tier 1 Capital</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Gross negative fair value, absolute value (X) .....                      | 0.02       | 0.05     | 53  | 0.05       | 0.07     | 56  | 0.04       | 0.07     | 59  | 0.02       | 0.06     | 53  | 0.01       | 0.06     | 37  |
| Gross positive fair value (X) .....                                      | 0.02       | 0.07     | 36  | 0.04       | 0.11     | 33  | 0.03       | 0.09     | 36  | 0.01       | 0.07     | 33  | 0.01       | 0.06     | 33  |
| Held for trading (X) .....   | 0.02       | 0.05     | 53  | 0.04       | 0.08     | 48  | 0.03       | 0.07     | 49  | 0.01       | 0.06     | 45  | 0          | 0.05     | 44  |
| Non-traded (X) .....   | 0          | 0.01     | 25  | 0          | 0.02     | 30  | 0          | 0.02     | 25  | 0          | 0.01     | 36  | 0          | 0.01     | 44  |
| Current credit exposure (X) .....  | 0.02       | 0.05     | 44  | 0.04       | 0.08     | 40  | 0.03       | 0.06     | 44  | 0.01       | 0.05     | 38  | 0          | 0.04     | 34  |
| Credit losses on derivative contracts .....                              | 0          | 0        | 45  | 0          | 0        | 45  | 0          | 0        | 43  | 0          | 0        | 45  | 0          | 0        | 47  |
| <b>Past Due Derivative Instruments Fair Value</b>                        |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 30-89 days past due .....  | 0          | 0        | 47  | 0          | 0        | 45  | 0          | 0        | 46  | 0          | 0        | 47  | 0          | 0        | 47  |
| 90+ days past due .....  | 0          | 0        | 46  | 0          | 0        | 48  | 0          | 0        | 47  | 0          | 0        | 48  | 0          | 0        | 48  |
| <b>Other Ratios</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Current credit exposure / Risk-weighted assets .....                     | 0.26       | 0.63     | 42  | 0.53       | 1.03     | 43  | 0.40       | 0.85     | 41  | 0.17       | 0.73     | 40  | 0.05       | 0.53     | 32  |

## Allowance and Net Loan and Lease Losses

| Dollar Amount in Thousands  | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|---|------------|------------|------------|------------|------------|
| <b>Change: Allowance for Loan and Lease Losses excluding ATTR</b> |            |            |            |            |            |
| Beginning balance .....   | 131,606    | 70,395     | 70,395     | 61,963     | 55,686     |
| Gross losses .....  | 5,623      | 9,865      | 32,722     | 13,590     | 21,285     |
| Write-downs, transfers to loans held-for-sale .....               | 0          | 0          | 0          | 0          | 0          |
| Recoveries .....  | 1,193      | 2,464      | 3,804      | 5,365      | 3,549      |
| Net losses .....  | 4,430      | 7,401      | 28,918     | 8,225      | 17,736     |
| Provision for loan and lease losses .....                         | -6,450     | 44,872     | 65,745     | 16,657     | 24,013     |
| Adjustments .....   | 0          | 12,071     | 24,384     | 0          | 0          |
| Ending balance .....  | 120,726    | 119,937    | 131,606    | 70,395     | 61,963     |
| Memo: Allocated transfer risk reserve (ATTRR) .....               | 0          | 0          | 0          | 0          | 0          |

| BHC  | Peer # 1 | Pct    | BHC | Peer # 1 | Pct    | BHC | Peer # 1 | Pct    | BHC | Peer # 1 | Pct    | BHC | Peer # 1 | Pct    |
|--|----------|--------|-----|----------|--------|-----|----------|--------|-----|----------|--------|-----|----------|--------|
| <b>Analysis Ratios</b>   |          |        |     |          |        |     |          |        |     |          |        |     |          |        |
| Provision for loan and lease losses / Average assets .....                           | -0.07    | -0.14  | 58  | 0.65     | 0.85   | 42  | 0.44     | 0.51   | 42  | 0.14     | 0.15   | 57  | 0.22     | 0.14   |
| Provision for loan and lease losses / Average loans and leases .....                 | -0.13    | -0.25  | 59  | 1.02     | 1.37   | 44  | 0.73     | 0.82   | 48  | 0.21     | 0.24   | 56  | 0.34     | 0.24   |
| Provision for loan and lease losses / Net loan and lease losses .....                | -145.60  | 77.32  | 38  | 606.30   | 792.43 | 55  | 227.35   | 487.86 | 27  | 202.52   | 130.58 | 87  | 135.39   | 134.68 |
| Allowance for loan and lease losses / Total loans and leases not held for sale ..... | 1.21     | 1.39   | 38  | 1.30     | 1.51   | 37  | 1.31     | 1.58   | 34  | 0.84     | 0.83   | 52  | 0.84     | 0.90   |
| Allowance for loan and lease losses / Total loans and leases .....                   | 1.20     | 1.37   | 40  | 1.29     | 1.48   | 39  | 1.31     | 1.55   | 37  | 0.84     | 0.81   | 51  | 0.82     | 0.89   |
| Allowance for loan and lease losses / Net loans and leases losses (X) .....          | 13.63    | 15.27  | 63  | 8.10     | 11.83  | 58  | 4.55     | 11.58  | 26  | 8.56     | 8.03   | 69  | 3.49     | 7.54   |
| Allowance for loan and lease losses / Nonaccrual assets .....                        | 141.58   | 318.67 | 20  | 130.92   | 321.01 | 15  | 150.60   | 299.17 | 21  | 91.96    | 218.72 | 20  | 86.13    | 214.03 |
| ALLL / 90+ days past due + nonaccrual loans and leases .....                         | 141.42   | 260.68 | 28  | 129.01   | 244.42 | 23  | 149.37   | 244.34 | 29  | 87.28    | 151.73 | 29  | 85.27    | 160.51 |
| Gross loan and lease losses / Average loans and leases .....                         | 0.11     | 0.22   | 34  | 0.22     | 0.35   | 47  | 0.36     | 0.34   | 65  | 0.18     | 0.28   | 40  | 0.30     | 0.30   |
| Recoveries / Average loans and leases .....  | 0.02     | 0.08   | 24  | 0.06     | 0.07   | 50  | 0.04     | 0.07   | 33  | 0.07     | 0.08   | 53  | 0.05     | 0.09   |
| Net losses / Average loans and leases .....  | 0.09     | 0.13   | 45  | 0.17     | 0.28   | 47  | 0.32     | 0.27   | 68  | 0.11     | 0.21   | 42  | 0.25     | 0.22   |
| Write-downs, transfers to loans held-for-sale / Average loans and leases .....       | 0        | 0      | 45  | 0        | 0      | 45  | 0        | 0      | 44  | 0        | 0      | 40  | 0        | 39     |
| Recoveries / Prior year-end losses .....   | 3.65     | 16.12  | 7   | 18.13    | 15.46  | 64  | 27.99    | 33.98  | 47  | 25.21    | 36.22  | 38  | 19.86    | 41.30  |
| Earnings coverage of net loan and lease losses (X) .....                             | 31.55    | 4.52   | 74  | 14.64    | 21.56  | 57  | 8.29     | 22.91  | 37  | 24.41    | 24.40  | 67  | 9.54     | 21.75  |
| <b>Net Loan and Lease Losses By Type</b>   |          |        |     |          |        |     |          |        |     |          |        |     |          |        |
| Real estate loans .....  | 0.06     | 0.03   | 75  | 0        | 0.03   | 37  | 0.23     | 0.04   | 95  | 0.03     | 0.01   | 68  | 0        | 0.02   |
| Real estate loans secured by 1-4 family .....  | 0.02     | -0.01  | 83  | 0.02     | 0.01   | 62  | 0.01     | 0.01   | 64  | 0.04     | 0.01   | 81  | 0.03     | 0.01   |
| Revolving .....  | 0.07     | -0.05  | 84  | 0.04     | 0.01   | 69  | 0.01     | 0.01   | 62  | 0.07     | 0.02   | 76  | 0        | 0.03   |
| Closed-end .....   | 0.01     | -0.01  | 77  | 0.01     | 0.01   | 67  | 0.02     | 0      | 72  | 0.03     | 0      | 84  | 0.04     | 0.01   |
| Commercial real estate loans .....   | 0.07     | 0.05   | 70  | 0        | 0.03   | 12  | 0.29     | 0.07   | 88  | -0.01    | 0.01   | 21  | -0.02    | 0.01   |
| Construction and land development .....  | 0        | 0      | 79  | -0.02    | 0      | 21  | -0.01    | 0      | 29  | 0        | -0.01  | 44  | -0.05    | -0.03  |
| 1-4 family .....   | 0        | 0      | 57  | 0        | 0      | 59  | 0        | 0      | 59  | 0        | 0      | 87  | -0.01    | -0.01  |
| Other .....  | 0        | -0.01  | 83  | -0.02    | 0      | 18  | -0.01    | 0      | 25  | -0.01    | -0.01  | 35  | -0.04    | -0.02  |
| Multifamily .....  | 0        | 0.01   | 51  | -0.01    | 0      | 13  | -0.01    | 0      | 13  | -0.09    | 0      | 4   | -0.14    | 0      |
| Nonfarm nonresidential .....   | 0.09     | 0.07   | 71  | 0        | 0.05   | 39  | 0.39     | 0.11   | 88  | 0        | 0.02   | 45  | 0        | 0.02   |
| Owner-occupied .....   | 0        | 0.01   | 60  | 0        | 0.02   | 56  | 0.39     | 0.02   | 99  | 0        | 0.01   | 28  | 0        | 0.01   |
| Other .....  | 0.09     | 0.06   | 75  | 0        | 0.03   | 38  | 0        | 0.08   | 32  | 0        | 0.01   | 53  | 0        | 0.01   |
| Real estate loans secured by farmland .....  | 0.12     | -0.01  | 96  | 0        | 0.02   | 50  | 0.13     | 0.02   | 87  | 0.39     | 0.01   | 97  | 0.06     | 0      |
| Commercial and industrial loans .....  | 0.09     | 0.20   | 43  | 0.46     | 0.46   | 61  | 0.45     | 0.47   | 55  | 0.26     | 0.37   | 44  | 0.40     | 0.31   |
| Loans to individuals .....   | 0.84     | 0.78   | 64  | 0.80     | 1.41   | 37  | 0.65     | 1.13   | 43  | 0.81     | 1.17   | 47  | 3.98     | 1.16   |
| Credit card loans .....  | 5.65     | 2.18   | 94  | 9        | 3.43   | 95  | 5.04     | 2.92   | 87  | 12.93    | 3.11   | 95  | 9.47     | 2.92   |
| Agricultural loans .....   | 0        | 0.03   | 48  | 0        | 0.15   | 38  | 0        | 0.19   | 35  | 0        | 0.08   | 37  | 0        | 0.15   |
| Loans to foreign governments and institutions .....                                  |          |        |     |          | 0      |     |          | 0      |     |          | 0      |     | 0        |        |
| Other loans and leases .....   | 0.25     | 0.08   | 83  | -0.06    | 0.13   | 4   | 0.09     | 0.15   | 61  | 0.10     | 0.15   | 57  | 0.77     | 0.14   |

## Past Due and Nonaccrual Assets

| Dollar Amount in Thousands  | 06/30/2021 | 06/30/2020 |         | 12/31/2020 |         | 12/31/2019 |         | 12/31/2018 |        |        |        |    |        |        |    |
|---|------------|------------|---------|------------|---------|------------|---------|------------|--------|--------|--------|----|--------|--------|----|
| <b>30+ Days Past Due and Nonaccrual Assets</b>                                |            |            |         |            |         |            |         |            |        |        |        |    |        |        |    |
| 30–89 days past due loans and leases .....                                    | 17,170     |            | 20,880  |            | 23,082  |            | 27,924  |            | 16,143 |        |        |    |        |        |    |
| 90+ days past due loans and leases .....                                      | 97         |            | 1,360   |            | 720     |            | 4,105   |            | 726    |        |        |    |        |        |    |
| Nonaccrual loans and leases .....   | 85,268     |            | 91,609  |            | 87,386  |            | 76,548  |            | 71,943 |        |        |    |        |        |    |
| Total past due and nonaccrual loans and leases .....                          | 102,535    |            | 113,849 |            | 111,188 |            | 108,577 |            | 88,812 |        |        |    |        |        |    |
| Restructured 30–89 days past due .....  | 0          |            | 0       |            | 0       |            | 0       |            | 0      |        |        |    |        |        |    |
| Restructured 90+ days past due .....  | 0          |            | 0       |            | 0       |            | 0       |            | 0      |        |        |    |        |        |    |
| Restructured nonaccrual .....   | 11,616     |            | 3,994   |            | 3,824   |            | 3,794   |            | 4,110  |        |        |    |        |        |    |
| Total restructured loans and leases .....                                     | 11,616     |            | 3,994   |            | 3,824   |            | 3,794   |            | 4,110  |        |        |    |        |        |    |
| 30–89 days past due loans held for sale .....                                 | 0          |            | 0       |            | 0       |            | 0       |            | 0      |        |        |    |        |        |    |
| 90+ days past due loans held for sale .....                                   | 0          |            | 0       |            | 0       |            | 0       |            | 0      |        |        |    |        |        |    |
| Nonaccrual loans held for sale .....  | 0          |            | 0       |            | 0       |            | 0       |            | 0      |        |        |    |        |        |    |
| Total past due and nonaccrual loans held for sale .....                       | 0          |            | 0       |            | 0       |            | 0       |            | 0      |        |        |    |        |        |    |
| Restructured loans and leases in compliance .....                             | 2,122      |            | 2,636   |            | 2,371   |            | 3,794   |            | 4,026  |        |        |    |        |        |    |
| Other real estate owned .....   | 6,314      |            | 5,540   |            | 6,624   |            | 6,914   |            | 6,153  |        |        |    |        |        |    |
| <b>Other Assets</b>   |            |            |         |            |         |            |         |            |        |        |        |    |        |        |    |
| 30–89 days past due .....   | 0          |            | 0       |            | 0       |            | 0       |            | 0      |        |        |    |        |        |    |
| 90+ days past due .....   | 0          |            | 0       |            | 0       |            | 0       |            | 0      |        |        |    |        |        |    |
| Nonaccrual .....  | 0          |            | 0       |            | 0       |            | 0       |            | 0      |        |        |    |        |        |    |
| Total other assets past due and nonaccrual .....                              | 0          |            | 0       |            | 0       |            | 0       |            | 0      |        |        |    |        |        |    |
| <b>Percent of Loans and Leases</b>  |            |            |         |            |         |            |         |            |        |        |        |    |        |        |    |
| 30–89 days past due loans and leases .....                                    | 0.17       | 0.27       | 41      | 0.22       | 0.36    | 36         | 0.23    | 0.39       | 33     | 0.33   | 0.43   | 47 | 0.21   | 0.44   | 23 |
| 90+ days past due loans and leases .....                                      | 0          | 0.10       | 25      | 0.01       | 0.13    | 36         | 0.01    | 0.12       | 29     | 0.05   | 0.15   | 46 | 0.01   | 0.17   | 26 |
| Nonaccrual loans and leases .....   | 0.85       | 0.58       | 76      | 0.98       | 0.61    | 85         | 0.87    | 0.66       | 75     | 0.91   | 0.51   | 85 | 0.96   | 0.54   | 88 |
| 90+ days past due and nonaccrual loans and leases .....                       | 0.85       | 0.73       | 68      | 1          | 0.80    | 73         | 0.87    | 0.85       | 62     | 0.96   | 0.71   | 76 | 0.97   | 0.75   | 73 |
| 30–89 days past due restructured .....  | 0          | 0.01       | 19      | 0          | 0.01    | 16         | 0       | 0.01       | 16     | 0      | 0.01   | 13 | 0      | 0.02   | 12 |
| 90+ days past due restructured .....  | 0          | 0          | 30      | 0          | 0.01    | 28         | 0       | 0.01       | 29     | 0      | 0.01   | 29 | 0      | 0.01   | 26 |
| Nonaccrual restructured .....   | 0.12       | 0.12       | 55      | 0.04       | 0.13    | 28         | 0.04    | 0.13       | 25     | 0.05   | 0.14   | 29 | 0.05   | 0.16   | 25 |
| 30–89 days past due loans held for sale .....                                 | 0          | 0          | 40      | 0          | 0       | 41         | 0       | 0          | 38     | 0      | 0      | 38 | 0      | 0      | 37 |
| 90+ days past due loans held for sale .....                                   | 0          | 0          | 42      | 0          | 0       | 43         | 0       | 0          | 41     | 0      | 0      | 42 | 0      | 0      | 43 |
| Nonaccrual loans held for sale .....  | 0          | 0          | 38      | 0          | 0       | 39         | 0       | 0.01       | 38     | 0      | 0      | 40 | 0      | 0      | 38 |
| <b>Percent of Loans and Leases and Other Assets</b>                           |            |            |         |            |         |            |         |            |        |        |        |    |        |        |    |
| <b>30+ Days Past Due and Nonaccrual</b>                                       |            |            |         |            |         |            |         |            |        |        |        |    |        |        |    |
| 30–89 days past due assets .....  | 0.17       | 0.27       | 41      | 0.22       | 0.37    | 36         | 0.23    | 0.40       | 33     | 0.33   | 0.43   | 46 | 0.21   | 0.44   | 23 |
| 90+ days past due assets .....  | 0          | 0.10       | 23      | 0.01       | 0.13    | 35         | 0.01    | 0.12       | 27     | 0.05   | 0.15   | 45 | 0.01   | 0.18   | 24 |
| Nonaccrual assets .....   | 0.85       | 0.59       | 75      | 0.98       | 0.62    | 83         | 0.87    | 0.67       | 75     | 0.91   | 0.53   | 84 | 0.96   | 0.57   | 86 |
| 30+ days past due and nonaccrual assets .....                                 | 1.02       | 1.04       | 60      | 1.22       | 1.21    | 60         | 1.10    | 1.29       | 51     | 1.29   | 1.19   | 63 | 1.18   | 1.26   | 58 |
| <b>Percent of Total Assets</b>  |            |            |         |            |         |            |         |            |        |        |        |    |        |        |    |
| 90+ days past due and nonaccrual assets .....                                 | 0.46       | 0.43       | 62      | 0.62       | 0.49    | 75         | 0.49    | 0.52       | 54     | 0.61   | 0.44   | 76 | 0.64   | 0.48   | 73 |
| 90+ days past due and nonaccrual assets + other real estate owned .....       | 0.50       | 0.46       | 62      | 0.66       | 0.52    | 73         | 0.53    | 0.55       | 55     | 0.66   | 0.48   | 77 | 0.69   | 0.52   | 73 |
| <b>Restructured and Nonaccrual Loans and Leases<br/>+ OREO as Percent of:</b> |            |            |         |            |         |            |         |            |        |        |        |    |        |        |    |
| Total assets .....  | 0.51       | 0.52       | 56      | 0.66       | 0.56    | 61         | 0.54    | 0.60       | 47     | 0.66   | 0.53   | 65 | 0.72   | 0.60   | 66 |
| Allowance for loan and lease losses .....                                     | 77.62      | 67.93      | 68      | 83.20      | 65.48   | 75         | 73.23   | 66.66      | 67     | 123.95 | 115.41 | 65 | 132.53 | 118.28 | 65 |
| Equity capital + allowance for loan and lease losses .....                    | 4.11       | 4.43       | 52      | 5.34       | 4.83    | 61         | 4.36    | 4.97       | 45     | 5.29   | 4.28   | 67 | 5.92   | 4.79   | 68 |
| Tier 1 capital + allowance for loan and lease losses .....                    | 5.78       | 5.28       | 63      | 6.64       | 5.98    | 58         | 6.29    | 6.05       | 59     | 6.64   | 5.65   | 65 | 7.29   | 6.16   | 63 |
| Loans and leases + other real estate owned .....                              | 0.93       | 0.88       | 57      | 1.07       | 0.92    | 68         | 0.96    | 0.97       | 54     | 1.04   | 0.85   | 67 | 1.09   | 0.96   | 63 |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

|  |                           |  | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |      |
|--|---------------------------|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|------|
|  |                           |  | BHC        | Peer # 1 | Pct  |
| <b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b> |                           |  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |      |
| Real estate  | 30–89 days past due ..... |  | 0.20       | 0.24     | 51  | 0.24       | 0.39     | 42  | 0.23       | 0.39     | 35  | 0.33       | 0.38     | 52  | 0.26       | 0.42     | 31   |
|  | 90+ days past due .....   |  | 0          | 0.12     | 34  | 0.02       | 0.15     | 49  | 0          | 0.16     | 14  | 0          | 0.16     | 34  | 0.01       | 0.22     | 36   |
|  | Nonaccrual.....           |  | 0.94       | 0.65     | 77  | 1.19       | 0.63     | 87  | 0.96       | 0.76     | 71  | 0.73       | 0.46     | 78  | 0.85       | 0.57     | 77   |
| Commercial and industrial  | 30–89 days past due ..... |  | 0.09       | 0.17     | 38  | 0.16       | 0.23     | 47  | 0.27       | 0.23     | 67  | 0.29       | 0.31     | 59  | 0.17       | 0.30     | 36   |
|  | 90+ days past due .....   |  | 0          | 0.02     | 38  | 0          | 0.03     | 17  | 0.02       | 0.03     | 62  | 0.18       | 0.05     | 87  | 0          | 0.05     | 11   |
|  | Nonaccrual.....           |  | 0.64       | 0.64     | 59  | 0.70       | 0.75     | 53  | 0.71       | 0.75     | 53  | 1.47       | 0.83     | 79  | 1.53       | 0.76     | 84   |
| Individuals  | 30–89 days past due ..... |  | 0.24       | 0.55     | 30  | 1.06       | 0.58     | 82  | 0.33       | 0.83     | 27  | 0.56       | 0.83     | 36  | 0.29       | 0.84     | 22   |
|  | 90+ days past due .....   |  | 0          | 0.07     | 18  | 0          | 0.13     | 17  | 0          | 0.14     | 19  | 0          | 0.17     | 16  | 0          | 0.16     | 15   |
|  | Nonaccrual.....           |  | 0.35       | 0.18     | 79  | 0.86       | 0.22     | 89  | 0.70       | 0.28     | 86  | 0.68       | 0.17     | 92  | 0.51       | 0.23     | 82   |
| Depository institution loans   | 30–89 days past due ..... |  |            | 0        |     |            | 0.03     |     | 0          | 0        | 46  |            | 0        |     |            |          | 0    |
|  | 90+ days past due .....   |  |            | 0        |     |            | 0        |     | 0          | 0        | 46  |            | 0        |     |            |          | 0    |
|  | Nonaccrual.....           |  |            | 0        |     |            | 0        |     | 0          | 0        | 47  |            | 0        |     |            |          | 0    |
| Agricultural   | 30–89 days past due ..... |  | 0          | 0.16     | 29  | 0          | 0.31     | 28  | 0.07       | 0.17     | 64  | 0          | 0.24     | 26  | 0          | 0.17     | 27   |
|  | 90+ days past due .....   |  | 0          | 0        | 44  | 0          | 0.03     | 40  | 0          | 0        | 44  | 0          | 0        | 42  | 0          | 0        | 43   |
|  | Nonaccrual.....           |  | 0          | 0.69     | 24  | 0          | 0.80     | 23  | 0.45       | 0.49     | 69  | 0          | 0.67     | 22  | 0          | 0.75     | 23   |
| Foreign governments  | 30–89 days past due ..... |  |            | 0.01     |     |            | 0        |     |            | 0        |     |            | 0.07     |     |            |          | 0.01 |
|  | 90+ days past due .....   |  |            | 0        |     |            | 0        |     |            | 0        |     |            | 0        |     |            |          | 0    |
|  | Nonaccrual.....           |  |            | 0.04     |     |            | 0.02     |     |            | 0.09     |     |            | 0.03     |     |            |          | 0.06 |
| Other loans and leases   | 30–89 days past due ..... |  | 0.39       | 0.11     | 90  | 0.31       | 0.14     | 78  | 0.06       | 0.18     | 53  | 0.69       | 0.20     | 88  | 0.06       | 0.17     | 48   |
|  | 90+ days past due .....   |  | 0          | 0.01     | 35  | 0.02       | 0.01     | 80  | 0          | 0.01     | 33  | 0.05       | 0.01     | 88  | 0          | 0.01     | 31   |
|  | Nonaccrual.....           |  | 1.59       | 0.13     | 98  | 1          | 0.15     | 92  | 0.98       | 0.15     | 93  | 1.16       | 0.13     | 96  | 0.80       | 0.14     | 91   |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

| Memoranda                    |                           | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|------------------------------|---------------------------|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|                              |                           | BHC        | Peer # 1 | Pct |
|                              |                           | 0.26       | 0.35     | 54  | 0.31       | 0.60     | 40  | 0.19       | 0.65     | 13  | 0.57       | 0.67     | 56  | 0.55       | 0.71     | 47  |
| 1–4 family                   | 30–89 days past due ..... | 0.01       | 0.27     | 44  | 0.12       | 0.29     | 66  | 0          | 0.33     | 16  | 0.02       | 0.31     | 40  | 0          | 0.46     | 14  |
|                              | 90+ days past due .....   | 1.32       | 0.82     | 80  | 1.77       | 0.84     | 88  | 1.42       | 0.89     | 78  | 1.32       | 0.73     | 85  | 1.69       | 0.86     | 86  |
| Revolving                    | 30–89 days past due ..... | 0.26       | 0.29     | 48  | 0.51       | 0.40     | 71  | 0.14       | 0.48     | 21  | 0.75       | 0.45     | 79  | 0.59       | 0.50     | 59  |
|                              | 90+ days past due .....   | 0          | 0.02     | 34  | 0          | 0.03     | 31  | 0          | 0.03     | 30  | 0          | 0.05     | 24  | 0          | 0.05     | 25  |
|                              | Nonaccrual .....          | 0.47       | 1.05     | 42  | 0.88       | 1.27     | 56  | 0.77       | 1.13     | 54  | 0.49       | 1        | 38  | 0.71       | 1.17     | 55  |
| Closed-end                   | 30–89 days past due ..... | 0.26       | 0.36     | 52  | 0.25       | 0.61     | 33  | 0.20       | 0.65     | 17  | 0.51       | 0.70     | 45  | 0.54       | 0.75     | 44  |
|                              | 90+ days past due .....   | 0.01       | 0.29     | 45  | 0.15       | 0.33     | 70  | 0          | 0.38     | 17  | 0.02       | 0.35     | 44  | 0          | 0.53     | 16  |
|                              | Nonaccrual .....          | 1.53       | 0.77     | 85  | 2.02       | 0.81     | 90  | 1.58       | 0.87     | 83  | 1.55       | 0.70     | 88  | 1.93       | 0.84     | 89  |
| Junior lien                  | 30–89 days past due ..... | 0          | 0.01     | 32  | 0.05       | 0.02     | 85  | 0.02       | 0.02     | 61  | 0.06       | 0.02     | 84  | 0.07       | 0.03     | 86  |
|                              | 90+ days past due .....   | 0          | 0        | 36  | 0.01       | 0        | 90  | 0          | 0        | 32  | 0          | 0        | 29  | 0          | 0        | 24  |
|                              | Nonaccrual .....          | 0.07       | 0.04     | 75  | 0.16       | 0.05     | 88  | 0.13       | 0.04     | 88  | 0.12       | 0.04     | 85  | 0.11       | 0.06     | 75  |
| Commercial real estate       | 30–89 days past due ..... | 0.14       | 0.14     | 59  | 0.16       | 0.23     | 52  | 0.23       | 0.26     | 61  | 0.26       | 0.18     | 74  | 0.17       | 0.17     | 55  |
|                              | 90+ days past due .....   | 0          | 0.01     | 25  | 0          | 0.02     | 22  | 0          | 0.02     | 23  | 0          | 0.03     | 19  | 0.02       | 0.03     | 68  |
|                              | Nonaccrual .....          | 0.65       | 0.52     | 64  | 0.75       | 0.43     | 81  | 0.64       | 0.62     | 54  | 0.24       | 0.23     | 64  | 0.25       | 0.28     | 54  |
| Construction and development | 30–89 days past due ..... | 0.33       | 0.12     | 84  | 0.21       | 0.24     | 62  | 0.29       | 0.28     | 67  | 0.56       | 0.28     | 77  | 0.32       | 0.21     | 71  |
|                              | 90+ days past due .....   | 0          | 0.01     | 38  | 0          | 0.01     | 34  | 0          | 0.01     | 35  | 0          | 0.02     | 33  | 0.04       | 0.02     | 78  |
|                              | Nonaccrual .....          | 0.05       | 0.36     | 43  | 0.12       | 0.25     | 52  | 0.10       | 0.41     | 47  | 0.11       | 0.20     | 56  | 0.26       | 0.19     | 71  |
| 1–4 family                   | 30–89 days past due ..... | 0.01       | 0.02     | 71  | 0          | 0.04     | 28  | 0.05       | 0.03     | 73  | 0.02       | 0.06     | 58  | 0.24       | 0.06     | 87  |
|                              | 90+ days past due .....   | 0          | 0        | 44  | 0          | 0        | 42  | 0          | 0        | 42  | 0          | 0        | 41  | 0.04       | 0        | 96  |
|                              | Nonaccrual .....          | 0.02       | 0.02     | 71  | 0.01       | 0.04     | 62  | 0.04       | 0.03     | 75  | 0.02       | 0.02     | 71  | 0.14       | 0.02     | 93  |
| Other                        | 30–89 days past due ..... | 0.32       | 0.07     | 87  | 0.21       | 0.17     | 75  | 0.25       | 0.22     | 70  | 0.54       | 0.20     | 83  | 0.09       | 0.13     | 59  |
|                              | 90+ days past due .....   | 0          | 0        | 41  | 0          | 0        | 38  | 0          | 0        | 40  | 0          | 0.01     | 35  | 0          | 0.02     | 33  |
|                              | Nonaccrual .....          | 0.03       | 0.29     | 44  | 0.11       | 0.18     | 56  | 0.06       | 0.35     | 45  | 0.09       | 0.17     | 59  | 0.12       | 0.15     | 63  |
| Multifamily                  | 30–89 days past due ..... | 0.03       | 0.06     | 69  | 0.19       | 0.08     | 78  | 0.03       | 0.09     | 52  | 0.05       | 0.08     | 61  | 0          | 0.10     | 18  |
|                              | 90+ days past due .....   | 0          | 0        | 44  | 0          | 0        | 43  | 0          | 0        | 45  | 0          | 0        | 41  | 0          | 0.01     | 39  |
|                              | Nonaccrual .....          | 0          | 0.14     | 21  | 0          | 0.08     | 17  | 0.12       | 0.11     | 68  | 0          | 0.05     | 21  | 0          | 0.08     | 23  |
| Nonfarm non-residential      | 30–89 days past due ..... | 0.10       | 0.14     | 57  | 0.14       | 0.20     | 50  | 0.22       | 0.23     | 62  | 0.17       | 0.14     | 61  | 0.13       | 0.17     | 42  |
|                              | 90+ days past due .....   | 0          | 0.01     | 29  | 0          | 0.02     | 27  | 0          | 0.02     | 26  | 0          | 0.03     | 22  | 0.02       | 0.03     | 67  |
|                              | Nonaccrual .....          | 0.84       | 0.66     | 67  | 1.06       | 0.55     | 86  | 0.82       | 0.80     | 57  | 0.31       | 0.28     | 63  | 0.27       | 0.30     | 51  |
| Owner Occupied               | 30–89 days past due ..... | 0.03       | 0.04     | 51  | 0.05       | 0.07     | 49  | 0.09       | 0.07     | 67  | 0.15       | 0.07     | 82  | 0.12       | 0.09     | 65  |
|                              | 90+ days past due .....   | 0          | 0        | 34  | 0          | 0.01     | 30  | 0          | 0        | 33  | 0          | 0.01     | 26  | 0.02       | 0.01     | 78  |
|                              | Nonaccrual .....          | 0.27       | 0.25     | 62  | 0.93       | 0.24     | 98  | 0.40       | 0.27     | 71  | 0.25       | 0.16     | 72  | 0.15       | 0.17     | 51  |
| Other                        | 30–89 days past due ..... | 0.07       | 0.09     | 64  | 0.09       | 0.11     | 65  | 0.14       | 0.14     | 66  | 0.02       | 0.07     | 33  | 0          | 0.07     | 21  |
|                              | 90+ days past due .....   | 0          | 0.01     | 36  | 0          | 0.01     | 34  | 0          | 0.01     | 33  | 0          | 0.01     | 30  | 0          | 0.01     | 31  |
|                              | Nonaccrual .....          | 0.57       | 0.40     | 71  | 0.14       | 0.24     | 44  | 0.42       | 0.44     | 57  | 0.06       | 0.10     | 48  | 0.12       | 0.13     | 63  |
| Farmland                     | 30–89 days past due ..... | 0.71       | 0.11     | 91  | 1.29       | 0.31     | 89  | 0.35       | 0.11     | 85  | 0.24       | 0.23     | 67  | 0.01       | 0.25     | 48  |
|                              | 90+ days past due .....   | 0          | 0        | 45  | 0          | 0.03     | 40  | 0          | 0        | 45  | 0          | 0.01     | 42  | 0          | 0.01     | 42  |
|                              | Nonaccrual .....          | 3.36       | 1.10     | 85  | 5.45       | 1.24     | 93  | 3.16       | 1.13     | 84  | 5.12       | 0.84     | 93  | 4.66       | 1.23     | 85  |
| Credit card                  | 30–89 days past due ..... | 0.60       | 0.63     | 39  | 2.89       | 0.90     | 94  | 0.44       | 0.95     | 25  | 0.91       | 1.19     | 21  | 0.48       | 1.22     | 16  |
|                              | 90+ days past due .....   | 0          | 0.39     | 15  | 0          | 0.76     | 14  | 0          | 0.63     | 13  | 0          | 0.78     | 12  | 0          | 0.73     | 11  |
|                              | Nonaccrual .....          | 0.27       | 0.08     | 83  | 1.86       | 0.09     | 97  | 0.63       | 0.05     | 93  | 0.60       | 0.11     | 87  | 0.81       | 0.09     | 91  |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

| Dollar Amount in Thousands  | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |    |       |       |    |       |       |    |       |       |    |
|---|------------|------------|------------|------------|------------|----|-------|-------|----|-------|-------|----|-------|-------|----|
| <b>Common Equity Tier 1 Capital</b>   |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Common stock plus related surplus .....                                     | 1,109,010  | 881,047    | 1,104,177  | 876,561    | 777,572    |    |       |       |    |       |       |    |       |       |    |
| Retained earnings .....   | 883,484    | 723,067    | 791,630    | 702,502    | 579,252    |    |       |       |    |       |       |    |       |       |    |
| Accumulated other comprehensive income (AOCI) .....                         | 56,587     | 32,558     | 72,719     | -926       | -31,649    |    |       |       |    |       |       |    |       |       |    |
| Common equity tier 1 minority interest .....                                | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Common equity tier 1 capital before adjustments/deductions .....            | 2,049,081  | 1,636,672  | 1,968,526  | 1,578,137  | 1,325,175  |    |       |       |    |       |       |    |       |       |    |
| <b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>                 |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Less: Goodwill, intangible assets, and deferred tax assets .....            | 602,307    | 476,793    | 605,381    | 480,635    | 424,807    |    |       |       |    |       |       |    |       |       |    |
| Accumulated other comprehensive income-related adjustments .....            | 56,587     | 32,558     | 72,719     | -926       | -33,387    |    |       |       |    |       |       |    |       |       |    |
| Other deductions from common equity tier 1 capital .....                    | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Subtotal: .....   | 1,390,187  | 1,127,321  | 1,290,426  | 1,098,428  | 933,755    |    |       |       |    |       |       |    |       |       |    |
| Adjustments and deductions for common equity tier 1 capital .....           | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Common equity tier 1 capital .....  | 1,390,187  | 1,127,321  | 1,290,426  | 1,098,428  | 933,755    |    |       |       |    |       |       |    |       |       |    |
| <b>Additional Tier 1 Capital</b>  |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Additional tier 1 capital instruments and related surplus .....             | 110,705    | 256,538    | 110,705    | 145,154    | 130,914    |    |       |       |    |       |       |    |       |       |    |
| Non-qualifying capital instruments .....                                    | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Tier 1 minority interest not included in common equity tier 1 capital ..... | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Additional tier 1 capital before deductions .....                           | 110,705    | 256,538    | 110,705    | 145,154    | 130,914    |    |       |       |    |       |       |    |       |       |    |
| Less: Additional tier 1 capital deductions .....                            | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Additional tier 1 capital .....   | 110,705    | 256,538    | 110,705    | 145,154    | 130,914    |    |       |       |    |       |       |    |       |       |    |
| <b>Tier 1 Capital</b>   |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| <b>Tier 2 Capital</b>   |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Tier 2 capital instruments and related surplus .....                        | 44,700     | 59,486     | 44,657     | 74,286     | 74,143     |    |       |       |    |       |       |    |       |       |    |
| Non-qualifying capital instruments .....                                    | 146,811    | 0          | 146,323    | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Total capital minority interest not included in tier 1 capital .....        | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Allowance for loan and lease losses in tier 2 capital .....                 | 134,779    | 129,763    | 146,937    | 70,643     | 62,135     |    |       |       |    |       |       |    |       |       |    |
| Exited advanced approach eligible credit reserves .....                     |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Unrealized gains on AFS preferred stock classified as equity .....          |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Tier 2 capital before deductions .....                                      | 326,290    | 189,249    | 337,917    | 144,929    | 136,278    |    |       |       |    |       |       |    |       |       |    |
| Exited advanced approach tier 2 capital before deductions .....             |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Less: Tier 2 capital deductions .....                                       | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Tier 2 capital .....  | 326,290    | 189,249    | 337,917    | 144,929    | 136,278    |    |       |       |    |       |       |    |       |       |    |
| Exited advanced approach tier 2 capital .....                               |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Total capital .....   | 1,827,182  | 1,573,108  | 1,739,048  | 1,388,511  | 1,200,947  |    |       |       |    |       |       |    |       |       |    |
| Exited advanced approach total capital .....                                |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| <b>Total Assets for Capital Ratios</b>                                      |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Average total consolidated assets, adjusted .....                           | 18,293,756 | 14,391,856 | 16,401,152 | 12,798,770 | 11,371,247 |    |       |       |    |       |       |    |       |       |    |
| Less: Deductions from common equity tier 1 capital .....                    | 602,307    | 476,793    | 605,381    | 480,635    | 424,807    |    |       |       |    |       |       |    |       |       |    |
| Less: Other deductions .....  | 41,664     | 11,262     | 263,887    | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Total assets for leverage ratio .....                                       | 17,649,785 | 13,903,801 | 15,531,884 | 12,318,135 | 10,946,440 |    |       |       |    |       |       |    |       |       |    |
| Total risk-weighted assets .....  | 12,146,479 | 10,373,392 | 11,819,037 | 10,098,515 | 8,756,130  |    |       |       |    |       |       |    |       |       |    |
| Exited advanced approach total RWA .....                                    |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| <b>Capital Ratios</b>   |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Common equity tier 1 capital, column A .....                                | 11.45      | 12.66      | 34         | 10.87      | 11.98      | 32 | 10.92 | 12.35 | 30 | 10.88 | 12.11 | 30 | 10.66 | 12.09 | 30 |
| Common equity tier 1 capital, column B .....                                | 0          | 0.29       | 46         | 0          | 0.28       | 46 | 0     | 0.30  | 46 | 0     | 0.29  | 46 | 0     | 0.52  | 45 |
| Tier 1 capital, column A .....  | 12.36      | 13.44      | 37         | 13.34      | 12.72      | 72 | 11.85 | 13.08 | 31 | 12.31 | 12.78 | 48 | 12.16 | 12.85 | 43 |
| Tier 1 capital, column B .....  | 0          | 0.33       | 46         | 0          | 0.32       | 46 | 0     | 0.34  | 46 | 0     | 0.34  | 46 | 0     | 0.60  | 45 |
| Total capital, column A .....   | 15.04      | 15.42      | 50         | 15.16      | 14.77      | 68 | 14.71 | 15.23 | 48 | 13.75 | 14.36 | 49 | 13.72 | 14.45 | 47 |
| Total capital, column B .....   | 0          | 0.37       | 46         | 0          | 0.38       | 46 | 0     | 0.39  | 46 | 0     | 0.38  | 46 | 0     | 0.67  | 45 |
| Tier 1 leverage .....   | 8.50       | 9.11       | 33         | 9.95       | 9.03       | 77 | 9.02  | 9.13  | 48 | 10.10 | 9.76  | 63 | 9.73  | 9.71  | 51 |
| Supplementary leverage ratio, advanced approaches HCs .....                 |            | 6.95       |            |            | 8.42       |    |       | 8.72  |    |       | 7.41  |    |       | 7.31  |    |

**Insurance and Broker-Dealer Activities**

| Dollar Amount in Thousands                                | 06/30/2021 |  |         | 06/30/2020 |  |         | 12/31/2020 |  |         | 12/31/2019 |  |         | 12/31/2018 |  |  | Percent Change |        |        |
|---|------------|--|---------|------------|--|---------|------------|--|---------|------------|--|---------|------------|--|--|----------------|--------|--------|
|   |            |  |         |            |  |         |            |  |         |            |  |         |            |  |  | 1-Year         | 5-Year |        |
| <b>Insurance Activities</b>                               |            |  |         |            |  |         |            |  |         |            |  |         |            |  |  |                |        |        |
| Total insurance underwriting assets .....                 |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Total property and casualty assets .....                  |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Reinsurance recoverables (P/C) .....                      |            |  |         |            |  |         |            |  |         |            |  |         |            |  |  |                |        |        |
| Total life and health assets .....                        |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Reinsurance recoverables (L/H) .....                      |            |  |         |            |  |         |            |  |         |            |  |         |            |  |  |                |        |        |
| Separate account assets (L/H) .....                       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Total insurance underwriting equity .....                 |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Total property and casualty equity .....                  |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Total life and health equity .....                        |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Total insurance underwriting net income .....             |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Total property and casualty .....                         |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Total life and health .....                               |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Claims and claims adjusted expense reserves (P/C) .....   |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Unearned premiums (P/C) .....                             |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Policyholder benefit and contractholder funds (L/H) ..... |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Separate account liabilities (L/H) .....                  |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Insurance activities revenue .....                        |            |  | 317     |            |  | 248     |            |  | 598     |            |  | 786     |            |  |  | 1,969          | 27.82  | -58.67 |
| Other insurance activities income .....                   |            |  | 317     |            |  | 248     |            |  | 598     |            |  | 786     |            |  |  | 1,969          | 27.82  | -58.67 |
| Insurance and reinsurance underwriting income .....       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Premiums .....  |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Credit related insurance underwriting .....               |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Other insurance underwriting .....                        |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Insurance benefits, losses, expenses .....                |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Net assets of insurance underwriting subsidiaries .....   |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  |  | 0              |        |        |
| Life insurance assets .....                               |            |  | 189,619 |            |  | 172,813 |            |  | 187,664 |            |  | 171,625 |            |  |  | 162,892        | 9.72   | 70.18  |

|  | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |     |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|-----|----------|-----|
|  | BHC        | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| <b>Analysis Ratios</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |     |          |     |
| Insurance underwriting assets / Consolidated assets .....                          | 0          | 0        | 40  | 0          | 0        | 39  | 0          | 0        | 39  | 0          | 0.01     | 37  | 0          | 0.01     | 36  |     |          |     |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets .....    | 52.30      |          |     | 54.79      |          |     | 53.67      |          |     | 51.47      |          |     | 56.12      |          |     |     |          |     |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets .....    | 47.70      |          |     | 45.21      |          |     | 46.33      |          |     | 48.53      |          |     | 43.88      |          |     |     |          |     |
| Separate account assets (L/H) / Total life assets .....                            | 13.29      |          |     | 11.01      |          |     | 11.24      |          |     | 7.26       |          |     | 8.53       |          |     |     |          |     |
| Insurance activities revenue / Adjusted operating income .....                     | 0.09       | 0.37     | 54  | 0.09       | 0.39     | 55  | 0.10       | 0.41     | 54  | 0.14       | 0.47     | 56  | 0.37       | 0.47     | 70  |     |          |     |
| Premium income / Insurance activities revenue .....                                | 0          | 3.14     | 41  | 0          | 3.04     | 40  | 0          | 2.84     | 40  | 0          | 7.32     | 37  | 0          | 4.86     | 37  |     |          |     |
| Credit related premium income / Total premium income .....                         | 30.92      |          |     | 40.01      |          |     | 38.23      |          |     | 34.91      |          |     | 44.54      |          |     |     |          |     |
| Other premium income / Total premium income .....                                  | 69.08      |          |     | 59.99      |          |     | 61.77      |          |     | 65.09      |          |     | 55.46      |          |     |     |          |     |
| Insurance underwriting net income / Consolidated net income .....                  | 0          | 0.02     | 44  | 0          | 0.02     | 45  | 0          | 0.03     | 44  | 0          | 0.08     | 39  | 0          | 0.08     | 42  |     |          |     |
| Insurance net income (P/C) / Equity (P/C) .....                                    | 21.10      |          |     | 7.42       |          |     | 15.59      |          |     | 19.86      |          |     | 15.64      |          |     |     |          |     |
| Insurance net income (L/H) / Equity (L/H) .....                                    | 5.07       |          |     | -31.13     |          |     | 3.62       |          |     | 5.13       |          |     | 1.99       |          |     |     |          |     |
| Insurance benefits, losses, expenses / Insurance premiums .....                    | -395.05    |          |     | 620.37     |          |     | 447.82     |          |     | 233.61     |          |     | 160.49     |          |     |     |          |     |
| Reinsurance recovery (P/C) / Total assets (P/C) .....                              | 0.07       |          |     | 0          |          |     | 0.07       |          |     | 0.15       |          |     | 0.17       |          |     |     |          |     |
| Reinsurance recovery (L/H) / Total assets (L/H) .....                              | 0          |          |     | 0          |          |     | 0          |          |     | 0.15       |          |     | 2.31       |          |     |     |          |     |
| Net assets of insurance underwriting subsidiaries / Consolidated assets .....      | 0          | 0        | 44  | 0          | 0        | 43  | 0          | 0        | 44  | 0          | 0        | 42  | 0          | 0        | 42  |     |          |     |
| Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..... | 11.69      | 11.54    | 49  | 11.49      | 11.35    | 47  | 12.24      | 11.03    | 52  | 13.06      | 11.51    | 55  | 14.46      | 10.22    | 63  |     |          |     |
| <b>Broker-Dealer Activities</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |     |          |     |
| Net assets of broker-dealer subsidiaries (\$000) .....                             | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0   |          |     |
| Net assets of broker-dealer subsidiaries / Consolidated assets .....               | 0          | 0.47     | 38  | 0          | 0.73     | 37  | 0          | 0.75     | 37  | 0          | 1.39     | 34  | 0          | 1.79     | 34  |     |          |     |

**Foreign Activities**

| Dollar Amount in Thousands   | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|--|------------|------------|------------|------------|------------|
| <b>Foreign Activities</b>  |            |            |            |            |            |
| Total foreign loans and leases .....                               | 0          | 0          | 0          | 0          | 0          |
| Real estate loans.....   | 0          | 0          | 0          | 0          | 0          |
| Commercial and industrial loans .....                              | 0          | 0          | 0          | 0          | 0          |
| Loans to depository institutions and other banks acceptances ..... | 0          | 0          | 0          | 0          | 0          |
| Loans to foreign governments and institutions .....                | 0          | 0          | 0          | 0          | 0          |
| Loans to individuals .....   | 0          | 0          | 0          | 0          | 0          |
| Agricultural loans.....  | 0          | 0          | 0          | 0          | 0          |
| Other foreign loans.....   | 0          | 0          | 0          | 0          | 0          |
| Lease financing receivables.....                                   | 0          | 0          | 0          | 0          | 0          |
| Debt securities .....  | 0          | 0          | 0          | 0          | 0          |
| Interest-bearing bank balances .....                               | 0          | 0          | 0          | 0          | 0          |
| Total selected foreign assets .....                                | 0          | 0          | 0          | 0          | 0          |
| Total foreign deposits .....                                       | 0          | 0          | 0          | 0          | 0          |
| Interest-bearing deposits .....                                    | 0          | 0          | 0          | 0          | 0          |
| Non-interest-bearing deposits.....                                 | 0          | 0          | 0          | 0          | 0          |

|   | BHC | Peer # 1 | Pct |
|---|-----|----------|-----|-----|----------|-----|-----|----------|-----|-----|----------|-----|-----|----------|-----|
| <b>Analysis Ratios</b>                                  |     |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Yield: Foreign loans .....                              |     | 0.64     |     |     | 0.93     |     |     | 0.87     |     |     | 1.25     |     |     | 1.17     |     |
| Cost: Interest-bearing deposits.....                    |     | 0.12     |     |     | 0.59     |     |     | 0.42     |     |     | 1.19     |     |     | 0.97     |     |
| <b>Net Losses as a Percent of Foreign Loans by Type</b> |     |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Real estate loans .....                                 |     | 0.26     |     |     | 5.29     |     |     | 5.18     |     |     | 27.03    |     |     | 27.29    |     |
| Commercial and industrial loans .....                   |     | 1.03     |     |     | 0.59     |     |     | 0.64     |     |     | 0.29     |     |     | 1.53     |     |
| Foreign governments and institutions .....              |     | 0        |     |     | 0        |     |     | 0        |     |     | 0        |     |     | 0        |     |
| <b>Growth Rates</b>                                     |     |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Net loans and leases.....                               |     | -1.19    |     |     | 10.27    |     |     | -2.40    |     |     | 22.48    |     |     | 7.24     |     |
| Total selected assets.....                              |     | 3.19     |     |     | 5.10     |     |     | 2.04     |     |     | 12.40    |     |     | 3.24     |     |
| Deposits .....  |     | 9.07     |     |     | 10.22    |     |     | 3.46     |     |     | 10.36    |     |     | 5        |     |

**Servicing, Securitization and Asset Sale Activities—Part 1**

| Activity  | Dollar Amount in Thousands | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 | Percent Change |  |
|---|----------------------------|------------|------------|------------|------------|------------|----------------|--|
|   |                            | 1-Year     | 5-Year     |            |            |            |                |  |
| Securitization activities.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| 1–4 family residential loans .....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Home equity lines .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit card receivables.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Auto loans.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Commercial and industrial loans .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| All other loans and leases.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Retained credit exposure.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| 1–4 family residential loans .....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Home equity lines .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit card receivables.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Auto loans.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Commercial and industrial loans .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| All other loans and leases.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Unused commitments to provide liquidity (servicer advance).....                       |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Seller's interest carried as securities and loans .....                               |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Home equity lines .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit card receivables.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Commercial and industrial loans .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Asset-backed commercial paper conduits.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit exposure from credit enhancements provided to conduit structures .....         |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Liquidity commitments provided to conduit structures .....                            |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| <b>Activity as a Percent of Total Assets</b>  |                            | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |                |  |
| Securitization activities.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| 1–4 family residential loans .....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Home equity lines .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit card receivables.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Auto loans.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Commercial and Industrial loans .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| All other loans and leases.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Asset-backed commercial paper conduits.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit exposure from credit enhancements provided to conduit structures .....         |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Liquidity commitments provided to conduit structures .....                            |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| <b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b> |                            |            |            |            |            |            |                |  |
| 1–4 family residential loans .....  |                            |            |            |            |            |            |                |  |
| Home equity lines .....   |                            |            |            |            |            |            |                |  |
| Credit card receivables.....  |                            |            |            |            |            |            |                |  |
| Auto loans and other consumer loans.....  |                            |            |            |            |            |            |                |  |
| Commercial and industrial loans .....   |                            |            |            |            |            |            |                |  |
| All other loans and leases.....   |                            |            |            |            |            |            |                |  |

**Servicing, Securitization and Asset Sale Activities—Part 2**

|   | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |                |
|---|------------|------------|------------|------------|------------|----------------|
| <b>Percent of Total Securitization Activities by Type</b>           |            |            |            |            |            |                |
| Retained credit exposure.....                                       |            |            |            |            |            |                |
| 1–4 family residential loans.....                                   |            |            |            |            |            |                |
| Home equity lines.....  |            |            |            |            |            |                |
| Credit card receivables.....  |            |            |            |            |            |                |
| Auto loans.....   |            |            |            |            |            |                |
| Commercial and industrial loans.....                                |            |            |            |            |            |                |
| All other loans and leases.....                                     |            |            |            |            |            |                |
| Unused commitments to provide liquidity (servicer advance).....     |            |            |            |            |            |                |
| Seller's interest carried as securities and loans .....             |            |            |            |            |            |                |
| Home equity lines.....  |            |            |            |            |            |                |
| Credit card receivables.....  |            |            |            |            |            |                |
| Commercial and industrial loans .....                               |            |            |            |            |            |                |
| <b>Percent of Tier 1 Capital</b>                                    |            |            |            |            |            |                |
| Total retained credit exposure.....                                 | 0          | 0          | 0          | 0          | 0          |                |
| Total retained credit exposure and asset sale credit exposure ..... | 0.55       | 0.25       | 0.84       | 0.32       | 0.10       |                |
| Dollar Amount in Thousands  | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 | Percent Change |
|   |            |            |            |            |            | 1-Year         |
|   |            |            |            |            |            | 5-Year         |
| <b>30–89 Days Past Due Securitized Assets</b>                       |            |            |            |            |            |                |
| 1–4 family residential loans .....                                  | 0          | 0          | 0          | 0          | 0          |                |
| Home equity lines.....  | 0          | 0          | 0          | 0          | 0          |                |
| Credit card receivables.....  | 0          | 0          | 0          | 0          | 0          |                |
| Auto loans .....  | 0          | 0          | 0          | 0          | 0          |                |
| Commcial and industrial loans .....                                 | 0          | 0          | 0          | 0          | 0          |                |
| All other loans and leases.....                                     | 0          | 0          | 0          | 0          | 0          |                |
| Total 30–89 days past due securitized assets.....                   | 0          | 0          | 0          | 0          | 0          |                |
| <b>90+ Days Past Due Securitized Assets</b>                         |            |            |            |            |            |                |
| 1–4 family residential loans .....                                  | 0          | 0          | 0          | 0          | 0          |                |
| Home equity lines.....  | 0          | 0          | 0          | 0          | 0          |                |
| Credit card receivables.....  | 0          | 0          | 0          | 0          | 0          |                |
| Auto loans .....  | 0          | 0          | 0          | 0          | 0          |                |
| Commercial and industrial loans .....                               | 0          | 0          | 0          | 0          | 0          |                |
| All other loans and leases.....                                     | 0          | 0          | 0          | 0          | 0          |                |
| Total 90+ days past due securitized assets .....                    | 0          | 0          | 0          | 0          | 0          |                |
| Total past due securitized assets.....                              | 0          | 0          | 0          | 0          | 0          |                |
| <b>Net Losses on Securitized Assets</b>                             |            |            |            |            |            |                |
| 1–4 family residential loans .....                                  | 0          | 0          | 0          | 0          | 0          |                |
| Home equity lines.....  | 0          | 0          | 0          | 0          | 0          |                |
| Credit card receivables.....  | 0          | 0          | 0          | 0          | 0          |                |
| Auto loans .....  | 0          | 0          | 0          | 0          | 0          |                |
| Commercial and industrial loans .....                               | 0          | 0          | 0          | 0          | 0          |                |
| All other loans and leases.....                                     | 0          | 0          | 0          | 0          | 0          |                |
| Total net losses on securitized assets.....                         | 0          | 0          | 0          | 0          | 0          |                |

**Servicing, Securitization and Asset Sale Activities—Part 3**

|   | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|---|------------|------------|------------|------------|------------|
| <b>30–89 Days Past Due Securitized Assets Percent of Type</b>             |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Auto loans .....  |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total 30–89 days past due securitized assets .....                        |            |            |            |            |            |
| <b>90+ Days Past Due Securitized Assets Percent of Type</b>               |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Auto loans and other consumer loans .....                                 |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total 90+ days past due securitized assets .....                          |            |            |            |            |            |
| Total past due securitized assets percent of securitized assets .....     |            |            |            |            |            |
| <b>Net Loss on Securitized Assets Percent of Type</b>                     |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Auto loans .....  |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total net losses on securitized assets .....                              |            |            |            |            |            |
| <b>30–89 Days Past Due Managed Assets Percent of Type</b>                 |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total managed loans past due 30–89 days .....                             |            |            |            |            |            |
| <b>90+ Days Past Due Managed Assets Percent of Type</b>                   |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total managed loans past due 90+ days .....                               |            |            |            |            |            |
| <b>Total Past Due Managed Assets .....</b>                                |            |            |            |            |            |
| <b>Net Losses on Managed Assets Percent of Type</b>                       |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| <b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b> |            |            |            |            |            |

**Parent Company Income Statement**

| Dollar Amount in Thousands                               | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 | Percent Change |         |
|--|------------|------------|------------|------------|------------|----------------|---------|
|  |            |            |            |            |            | 1-Year         | 5-Year  |
| <b>Operating Income</b>                                  |            |            |            |            |            |                |         |
| Income from bank subsidiaries .....                      | 134,883    | 107,016    | 197,336    | 224,760    | 164,142    | 26.04          | 128.38  |
| Dividends .....  | 77,500     | 51,000     | 83,000     | 129,000    | 85,000     | 51.96          | 148.00  |
| Interest .....   | 0          | 0          | 0          | 0          | 0          | 0              | 0       |
| Management and service fees .....                        | 57,383     | 56,016     | 114,336    | 95,760     | 79,142     | 2.44           | 106.33  |
| Other income .....                                       | 0          | 0          | 0          | 0          | 0          | 0              | 0       |
| Income from nonbank subsidiaries .....                   | 0          | 0          | 0          | 8,011      | 1,106      |                | -100.00 |
| Dividends .....  | 0          | 0          | 0          | 8,000      | 0          |                |         |
| Interest .....   | 0          | 0          | 0          | 11         | 304        |                | -100.00 |
| Management and service fees .....                        | 0          | 0          | 0          | 0          | 802        |                | -100.00 |
| Other income .....                                       | 0          | 0          | 0          | 0          | 0          |                |         |
| Income from subsidiary holding companies .....           |            |            |            |            |            |                |         |
| Dividends .....  |            |            |            |            |            |                |         |
| Interest .....   |            |            |            |            |            |                |         |
| Management and service fees .....                        |            |            |            |            |            |                |         |
| Other income .....                                       |            |            |            |            |            |                |         |
| Total income from subsidiaries .....                     | 134,883    | 107,016    | 197,336    | 232,771    | 165,248    | 26.04          | 126.92  |
| Securities gains (losses) .....                          | 0          | 0          | 0          | 0          | 0          |                |         |
| Other operating income .....                             | 1,311      | 703        | 1,950      | 896        | 337        | 86.49          | 774.00  |
| Total operating income .....                             | 136,194    | 107,719    | 199,286    | 233,667    | 165,585    | 26.43          | 128.54  |
| <b>Operating Expenses</b>                                |            |            |            |            |            |                |         |
| Personnel expenses .....                                 | 54,203     | 41,335     | 87,311     | 74,340     | 60,679     | 31.13          | 126.58  |
| Interest expense .....                                   | 3,134      | 3,361      | 6,675      | 7,077      | 7,285      | -6.75          | -15.46  |
| Other expenses .....                                     | 10,958     | 25,579     | 51,320     | 52,061     | 45,489     | -57.16         | -26.90  |
| Provision for loan and lease losses .....                | 0          | 0          | 0          | 0          | 0          |                |         |
| Total operating expenses .....                           | 68,295     | 70,275     | 145,306    | 133,478    | 113,453    | -2.82          | 60.24   |
| Income (loss) before taxes .....                         | 67,899     | 37,444     | 53,980     | 100,189    | 52,132     | 81.33          | 300.06  |
| Applicable income taxes (credit) .....                   | -3,964     | -4,106     | -10,528    | -14,633    | -12,296    |                |         |
| Extraordinary items .....                                |            |            |            |            |            |                |         |
| Income before undistributed income of subsidiaries ..... | 71,863     | 41,550     | 64,508     | 114,822    | 64,428     | 72.96          | 215.73  |
| Equity in undistributed income of subsidiaries .....     | 42,556     | 8,621      | 73,430     | 34,307     | 52,570     | 393.63         | 133.59  |
| Bank subsidiaries .....                                  | 42,564     | 8,648      | 73,475     | 45,038     | 51,213     | 392.18         | 147.06  |
| Nonbank subsidiaries .....                               | -8         | -27        | -45        | -10,731    | 1,357      |                |         |
| Subsidiary holding companies .....                       | 0          | 0          | 0          | 0          | 0          |                |         |
| Net income (loss) .....                                  | 114,419    | 50,171     | 137,938    | 149,129    | 116,998    | 128.06         | 179.21  |
| <b>Memoranda</b>   |            |            |            |            |            |                |         |
| Bank net income .....                                    | 120,064    | 59,648     | 156,475    | 174,038    | 136,213    | 101.29         | 147.67  |
| Nonbank net income .....                                 | -8         | -27        | -45        | -2,731     | 1,357      |                |         |
| Subsidiary holding companies' net income .....           | 0          | 0          | 0          | 0          | 0          |                |         |

## Parent Company Balance Sheet

|  | Dollar Amount in Thousands | 06/30/2021 | % of Total Assets | 06/30/2020 | % of Total Assets | 12/31/2020 | % of Total Assets | 12/31/2019 | 12/31/2018 | Percent Change |          |
|--|----------------------------|------------|-------------------|------------|-------------------|------------|-------------------|------------|------------|----------------|----------|
|  |                            |            |                   |            |                   |            |                   |            |            | 1-Year         | 5-Year   |
| <b>Assets</b>  |                            |            |                   |            |                   |            |                   |            |            |                |          |
| Investment in bank subsidiaries .....                            |                            | 2,258,893  | 92.30             | 1,800,225  | 88.42             | 2,228,703  | 93.34             | 1,759,840  | 1,522,392  | 25.48          | 152.12   |
| Common and preferred stock .....                                 |                            | 2,258,893  | 92.30             | 1,800,225  | 88.42             | 2,228,703  | 93.34             | 1,759,840  | 1,522,392  | 25.48          | 152.12   |
| Excess cost over fair value .....                                |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Loans, advances, notes, and bonds .....                          |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Other receivables .....  |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Investment in nonbank subsidiaries .....                         |                            | 6,102      | 0.25              | 6,128      | 0.30              | 6,110      | 0.26              | 6,155      | 22,374     | -0.42          | -77.69   |
| Common and preferred stock .....                                 |                            | 6,102      | 0.25              | 6,128      | 0.30              | 6,110      | 0.26              | 6,155      | 16,374     | -0.42          | -71.42   |
| Excess cost over fair value .....                                |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Loans, advances, notes, and bonds .....                          |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 6,000      |                | -100.00  |
| Other receivables .....  |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Investment in subsidiary holding companies .....                 |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Common and preferred stock .....                                 |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Excess cost over fair value .....                                |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Loans, advances, notes, and bonds .....                          |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Other receivables .....  |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| <b>Assets Excluding Investment in Subsidiaries</b>               |                            |            |                   |            |                   |            |                   |            |            |                |          |
| Net loans and leases .....                                       |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Securities .....   |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              | -100.00  |
| Securities purchased (reverse repos) .....                       |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Cash and due from affiliated depository institution .....        |                            | 108,317    | 4.43              | 169,459    | 8.32              | 84,619     | 3.54              | 61,757     | 39,520     | -36.08         | 317.04   |
| Cash and due from unrelated depository institution .....         |                            | 27         | 0                 | 180        | 0.01              | 109        | 0                 | 109        | 146        | -85.00         | -94.69   |
| Premises, furnishings, fixtures and equipment .....              |                            | 13,060     | 0.53              | 9,509      | 0.47              | 9,005      | 0.38              | 4,266      | 4,432      | 37.34          | 170.34   |
| Intangible assets .....  |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Other assets .....   |                            | 60,821     | 2.49              | 50,603     | 2.49              | 59,258     | 2.48              | 44,736     | 25,889     | 20.19          | 108.93   |
| Balance due from subsidiaries and related institutions .....     |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Total assets .....   |                            | 2,447,220  | 100.00            | 2,036,104  | 100.00            | 2,387,804  | 100.00            | 1,876,863  | 1,614,753  | 20.19          | 148.33   |
| <b>Liabilities and Capital</b>                                   |                            |            |                   |            |                   |            |                   |            |            |                |          |
| Deposits .....   |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Securities sold (repos) .....                                    |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Commercial paper .....   |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Other borrowings 1 year or less .....                            |                            | 193        | 0.01              | 24,117     | 1.18              | 22,101     | 0.93              | 0          | 0          | -99.20         | -99.18   |
| Borrowings with maturity over 1 year .....                       |                            | 21,496     | 0.88              | 24,790     | 1.22              | 23,083     | 0.97              | 52,607     | 58,417     | -13.29         | -45.85   |
| Subordinated notes and debentures .....                          |                            | 74,500     | 3.04              | 74,357     | 3.65              | 74,428     | 3.12              | 74,286     | 80,222     | 0.19           | -23.75   |
| Other liabilities .....  |                            | 44,434     | 1.82              | 19,630     | 0.96              | 42,638     | 1.79              | 26,490     | 20,025     | 126.36         | 107.09   |
| Balance due to subsidiaries and related institutions .....       |                            | 146,811    | 6                 | 145,833    | 7.16              | 146,323    | 6.13              | 145,343    | 130,914    | 0.67           | 27.60    |
| Total liabilities .....  |                            | 287,434    | 11.75             | 288,727    | 14.18             | 308,573    | 12.92             | 298,726    | 289,578    | -0.45          | -3.38    |
| Equity Capital .....   |                            | 2,159,786  | 88.25             | 1,747,377  | 85.82             | 2,079,231  | 87.08             | 1,578,137  | 1,325,175  | 23.60          | 213.94   |
| Perpetual preferred stock (income surplus) .....                 |                            | 110,705    | 4.52              | 110,705    | 5.44              | 110,705    | 4.64              | 0          | 0          | 0.00           | 2831.03  |
| Common stock .....   |                            | 42,245     | 1.73              | 36,845     | 1.81              | 42,094     | 1.76              | 36,704     | 34,477     | 14.66          | 72.12    |
| Common surplus .....   |                            | 1,066,765  | 43.59             | 844,202    | 41.46             | 1,062,083  | 44.48             | 839,857    | 743,095    | 26.36          | 288.36   |
| Retained earnings .....  |                            | 883,484    | 36.10             | 723,067    | 35.51             | 791,630    | 33.15             | 702,502    | 579,252    | 22.19          | 129.79   |
| Accumulated other comprehensive income .....                     |                            | 56,587     | 2.31              | 32,558     | 1.60              | 72,719     | 3.05              | -926       | -31,649    | 73.80          | 10930.60 |
| Other equity capital components .....                            |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Total liabilities and equity capital .....                       |                            | 2,447,220  | 100.00            | 2,036,104  | 100.00            | 2,387,804  | 100.00            | 1,876,863  | 1,614,753  | 20.19          | 148.33   |
| <b>Memoranda</b>   |                            |            |                   |            |                   |            |                   |            |            |                |          |
| Loans and advances from bank subsidiaries .....                  |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Loans and advances from nonbank subsidiaries .....               |                            | 146,811    | 6                 | 145,833    | 7.16              | 146,323    | 6.13              | 145,343    | 130,914    | 0.67           | 27.60    |
| Notes payable to subsidiaries that issued TPS .....              |                            | 146,811    | 6                 | 145,833    | 7.16              | 146,323    | 6.13              | 145,343    | 130,914    | 0.67           | 27.60    |
| Loans and advances from subsidiary holding companies .....       |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |
| Subordinated and long-term debt 1 year or less .....             |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 6,080      |                |          |
| Guaranteed loans to banks, nonbanks, and holding companies ..... |                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          | 0              |          |

## Parent Company Analysis—Part 1

|   | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|   | BHC        | Peer # 1 | Pct |
| <b>Profitability</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net income / Average equity capital .....   | 10.99      | 12.64    | 41  | 6.27       | 4.33     | 64  | 8.05       | 7.29     | 55  | 10.13      | 9.68     | 60  | 9.94       | 10.40    | 44  |
| Bank net income / Average equity investment in banks .....                          | 10.74      | 12.37    | 39  | 6.79       | 4.55     | 61  | 8.36       | 7.45     | 58  | 10.50      | 10.51    | 57  | 9.81       | 11.19    | 40  |
| Nonbank net income / Average equity investment in nonbanks .....                    | -0.26      | 13.40    | 9   | -0.88      | 7.01     | 17  | -0.73      | 9.75     | 12  | -21.06     | 7.89     | 4   | 8.76       | 7.10     | 65  |
| Subsidiary HCs net income / Average equity investment in sub HCs .....              | 11.92      | 11.92    |     | 5.62       |          |     | 7.01       |          |     | 8.55       |          |     | 8.78       |          |     |
| Bank net income / Parent net income .....   | 104.93     | 96.24    | 75  | 118.89     | 91.35    | 82  | 113.44     | 88.16    | 88  | 116.70     | 82.22    | 95  | 116.42     | 82.56    | 96  |
| Nonbank net income / Parent net income .....  | 3.10       |          |     | 6.35       |          |     | 3.59       |          |     | 5.93       |          |     | 1.16       | 3.78     | 59  |
| Subsidiary holding companies' net income / Parent net income .....                  | 67.52      |          |     | 71.95      |          |     | 68.34      |          |     | 74         |          |     | 72.48      |          |     |
| <b>Leverage</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total liabilities / Equity capital .....  | 13.31      | 16.87    | 50  | 16.52      | 20.37    | 60  | 14.84      | 20.06    | 56  | 18.93      | 20.43    | 68  | 21.85      | 20.88    | 68  |
| Total debt / Equity capital .....   | 4.45       | 11.60    | 33  | 7.05       | 14.50    | 48  | 5.75       | 14.41    | 37  | 8.04       | 14.31    | 55  | 10.46      | 14.69    | 60  |
| Total debt + notes payable to subs that issued TPS / Equity capital .....           | 11.25      | 13.82    | 47  | 15.40      | 16.78    | 64  | 12.79      | 16.67    | 53  | 17.25      | 16.36    | 69  | 20.34      | 17.10    | 72  |
| Total debt + Loans guaranteed for affiliate / Equity capital .....                  | 4.45       | 11.69    | 33  | 7.05       | 14.81    | 47  | 5.75       | 14.68    | 37  | 8.04       | 14.56    | 54  | 10.46      | 15.14    | 59  |
| Total debt / Equity capital – excess over fair value .....                          | 4.45       | 11.71    | 33  | 7.05       | 14.64    | 48  | 5.75       | 14.52    | 37  | 8.04       | 14.51    | 55  | 10.46      | 14.81    | 59  |
| Long-term debt / Equity capital .....   | 4.44       | 11.05    | 34  | 5.67       | 13.39    | 42  | 4.69       | 13.56    | 31  | 8.04       | 13.04    | 57  | 10.46      | 13.37    | 62  |
| Short-term debt / Equity capital .....  | 0.01       | 0.48     | 82  | 1.38       | 0.98     | 80  | 1.06       | 0.77     | 79  | 0          | 1.02     | 36  | 0          | 1.14     | 37  |
| Current portion of long-term debt / Equity capital .....                            | 0          | 0.06     | 40  | 0          | 0.05     | 41  | 0          | 0.06     | 40  | 0          | 0.05     | 40  | 0.46       | 0.14     | 85  |
| Excess cost over fair value / Equity capital .....                                  | 0          | 0.09     | 40  | 0          | 0.09     | 39  | 0          | 0.08     | 39  | 0          | 0.12     | 38  | 0          | 0.12     | 39  |
| Long-term debt / Consolidated long-term debt .....                                  | 33.18      | 39.10    | 40  | 32.99      | 29.33    | 55  | 21.46      | 34.67    | 35  | 42.96      | 28.44    | 64  | 50.43      | 28.63    | 71  |
| <b>Double Leverage</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Equity investment in subs / Equity capital .....                                    | 104.87     | 103.07   | 63  | 103.38     | 103.11   | 55  | 107.48     | 102.81   | 78  | 111.90     | 103.22   | 87  | 116.12     | 103.10   | 92  |
| Total investment in subs / Equity capital .....                                     | 104.87     | 108.26   | 52  | 103.38     | 110.49   | 41  | 107.48     | 110.16   | 62  | 111.90     | 111.07   | 73  | 116.57     | 112.48   | 74  |
| Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....             |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....              |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Double Leverage Payback</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Equity investment in subs – equity cap / Net income (X) .....                       | 0.46       | 0.25     | 67  | 0.59       | 0.67     | 57  | 1.13       | 0.47     | 77  | 1.26       | 0.36     | 86  | 1.83       | 0.35     | 91  |
| Equity investment in subs – equity cap / Net income-div (X) .....                   | 0.57       | 0.83     | 47  | 0.83       | 3.93     | 28  | 1.50       | 1.82     | 56  | 1.51       | 1.22     | 65  | 2.19       | 1.22     | 80  |
| <b>Coverage Analysis</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Operating income-tax + noncash / Operating expenses + dividends .....               | 160.19     | 138.64   | 65  | 136.26     | 143.95   | 56  | 121.93     | 136.59   | 50  | 160.67     | 177.68   | 50  | 137.02     | 162.34   | 43  |
| Cash from ops + noncash items + op expense / Op expense + dividend .....            | 161.25     | 130.64   | 70  | 116.03     | 154.33   | 45  | 120.56     | 147.24   | 45  | 159.19     | 190.27   | 41  | 144.44     | 174.91   | 42  |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....   | 125.44     | 103.17   | 69  | 226.29     | 148.07   | 76  | 116.96     | 134.08   | 53  | 115.22     | 116.34   | 57  | 110.59     | 103.19   | 65  |
| Pretax operating income + interest expense / Interest expense .....                 | 2,266.53   | 1,479.01 | 76  | 1,214.07   | 2,733.67 | 55  | 908.69     | 2,016.32 | 46  | 1,515.70   | 1,968.54 | 57  | 815.61     | 2,898.75 | 39  |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref ..... | 1,205.67   | 1,667.11 | 54  | 630.89     | 1,374.36 | 38  | 497.70     | 1,539.23 | 31  | 765.97     | 1,632.83 | 34  | 462.76     | 1,369.37 | 28  |
| Dividends + interest from subsidiaries / Interest expense + dividends .....         | 301.57     | 153.06   | 86  | 282.14     | 169.52   | 79  | 204.46     | 150.43   | 78  | 432.43     | 210.80   | 90  | 320.19     | 188.90   | 84  |
| Fees + other income from subsidiaries / Salary + other expenses .....               | 88.06      | 12.78    | 95  | 83.71      | 15.95    | 92  | 82.48      | 13.95    | 93  | 75.76      | 16.52    | 88  | 75.30      | 16.08    | 90  |
| Net income / Current part of long-term debt + preferred dividends (X) .....         | 28.43      | 41.77    | 58  |            | 27.95    |     | 30.99      | 35.64    | 72  |            | 57.11    |     | 19.12      | 33.93    | 37  |
| <b>Other Ratios</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net assets that reprice within 1 year / Total assets .....                          | -1.63      | 3.64     | 10  | -1.77      | 3.69     | 12  | -2.45      | 3.85     | 10  | -1.26      | 2.64     | 14  | -1.19      | 2.61     | 17  |
| <b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>                     |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 90+ days past due .....   |            | 0.21     |     |            | 0.05     |     |            | 0.10     |     |            | 0.04     |     |            | 0.24     |     |
| Nonaccrual .....  |            | 0.96     |     |            | 0.97     |     |            | 1.03     |     |            | 0.54     |     |            | 6.54     |     |
| Total .....   |            | 1.17     |     |            | 1.02     |     |            | 1.13     |     |            | 0.58     |     |            | 6.78     |     |
| <b>Guaranteed Loans as a Percent of Equity Capital</b>                              |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| To bank subsidiaries .....  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  |
| To nonbank subsidiaries .....   | 0          | 0.03     | 46  | 0          | 0.05     | 46  | 0          | 0.05     | 46  | 0          | 0.10     | 46  | 0          | 0.24     | 44  |
| To subsidiary holding companies .....   | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  |
| Total .....   | 0          | 0.03     | 46  | 0          | 0.06     | 46  | 0          | 0.05     | 46  | 0          | 0.10     | 46  | 0          | 0.25     | 44  |
| <b>As a Percent of Consolidated Holding Company Assets</b>                          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Nonbank assets of nonbank subsidiaries .....  | 0.86       | 1.79     | 79  | 1.03       | 2.90     | 75  | 0.88       | 2.66     | 75  | 1.12       | 5.62     | 71  | 1.78       | 5.50     | 73  |
| Combined thrift assets (reported only by bank holding companies) .....              | 0          | 0        | 49  | 0          | 0        | 50  | 0          | 0        | 49  | 0          | 0        | 50  | 0          | 0        | 50  |
| Combined foreign nonbank subsidiary assets .....                                    | 0          | 0.07     | 40  | 0          | 0.07     | 37  | 0          | 0.08     | 38  | 0          | 0.19     | 36  | 0          | 0.21     | 36  |

## Parent Company Analysis—Part 2

|  | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct |
| <b>Payout Ratios — Parent</b>                                      |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends declared / Income before undistributed income.....       | 31.40      | 78.46    | 20  | 35.42      | 73.92    | 28  | 52.58      | 81.10    | 29  | 21.43      | 57.84    | 14  | 30.04      | 57.26    | 21  |
| Dividends declared / Net income .....                              | 19.72      | 25.30    | 38  | 29.33      | 60.26    | 27  | 24.59      | 42.29    | 26  | 16.50      | 33.08    | 21  | 16.54      | 27.33    | 22  |
| Net income – dividends / Average equity.....                       | 8.82       | 9.64     | 53  | 4.43       | 1.15     | 73  | 6.07       | 4.14     | 73  | 8.46       | 6.46     | 78  | 8.30       | 7.33     | 63  |
| <b>Percent of Dividends Paid</b>                                   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from bank subsidiaries .....                             | 343.45     | 139.49   | 88  | 346.59     | 166.94   | 83  | 244.70     | 132.17   | 82  | 524.24     | 178.13   | 92  | 439.12     | 157.73   | 95  |
| Dividends from nonbank subsidiaries .....                          | 0          | 3.97     | 27  | 0          | 3.69     | 27  | 0          | 3.41     | 23  | 32.51      | 7.53     | 88  | 0          | 7.13     | 23  |
| Dividends from subsidiary holding companies.....                   | 0          | 6.36     | 45  | 0          | 3.84     | 44  | 0          | 4.85     | 44  | 0          | 21.40    | 42  | 0          | 16.86    | 42  |
| Dividends from all subsidiaries .....                              | 343.45     | 193.08   | 83  | 346.59     | 205.70   | 82  | 244.70     | 174.85   | 77  | 556.75     | 260.40   | 88  | 439.12     | 215.26   | 90  |
| <b>Payout Ratios — Subsidiaries:</b>                               |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Percent of Bank Net Income</b>                                  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from bank subsidiaries .....                             | 64.55      | 36.56    | 76  | 85.50      | 82.59    | 50  | 53.04      | 60.28    | 46  | 74.12      | 66.55    | 60  | 62.40      | 60.71    | 57  |
| Interest income from bank subsidiaries.....                        | 0          | 0.11     | 25  | 0          | 0.58     | 21  | 0          | 0.36     | 20  | 0          | 0.54     | 18  | 0          | 0.52     | 18  |
| Management and service fees from bank subsidiaries .....           | 47.79      | 0.90     | 98  | 93.91      | 3.18     | 95  | 73.07      | 1.47     | 98  | 55.02      | 1.55     | 98  | 58.10      | 1.88     | 97  |
| Other income from bank subsidiaries.....                           | 0          | 0        | 46  | 0          | 0.01     | 46  | 0          | 0        | 46  | 0          | 0        | 46  | 0          | 0        | 47  |
| Operating income from bank subsidiaries .....                      | 112.34     | 38.35    | 95  | 179.41     | 98.26    | 81  | 126.11     | 62.88    | 91  | 129.14     | 69.36    | 92  | 120.50     | 63.43    | 89  |
| <b>Percent of Nonbank Net Income</b>                               |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from nonbank subsidiaries .....                          |            | 54.17    |     |            | 52.25    |     |            | 56.39    |     |            | 82.95    |     | 0          | 51.40    | 17  |
| Interest income from nonbank subsidiaries.....                     |            | 2.35     |     |            | 7.62     |     |            | 7.38     |     |            | 20.25    |     | 22.40      | 18.56    | 76  |
| Management and service fees from nonbank subsidiaries .....        |            | 0.63     |     |            | 1.87     |     |            | 0.86     |     |            | 1.92     |     | 59.10      | 2.96     | 92  |
| Other income from nonbank subsidiaries.....                        |            | 0.08     |     |            | 0.22     |     |            | 0.16     |     |            | 1.06     |     | 0          | 0.15     | 48  |
| Operating income from nonbank subsidiaries .....                   |            | 76.16    |     |            | 78.35    |     |            | 79.84    |     |            | 150.41   |     | 81.50      | 99.33    | 48  |
| <b>Percent of Subsidiary Holding Companies' Net Income</b>         |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from subsidiary holding companies.....                   |            | 31       |     |            | 55.04    |     |            | 43.51    |     |            | 61.23    |     |            | 48.56    |     |
| Interest income from subsidiary holding companies .....            |            | 5.39     |     |            | 15.38    |     |            | 8.40     |     |            | 6.54     |     |            | 3.95     |     |
| Management and service fees from subsidiary holding companies..... |            | 0.37     |     |            | 0.95     |     |            | 0.44     |     |            | 0.36     |     |            | 0.43     |     |
| Other income from subsidiary holding companies.....                |            | -0.43    |     |            | 2.24     |     |            | 0.01     |     |            | 0.29     |     |            | 0.01     |     |
| Operating income from subsidiary holding companies.....            |            | 39.64    |     |            | 73.61    |     |            | 55.20    |     |            | 76.49    |     |            | 61.19    |     |
| <b>Dependence on Subsidiaries:</b>                                 |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Percent of Total Operating Income</b>                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from bank subsidiaries .....                             | 56.90      | 67.82    | 28  | 47.35      | 66.84    | 28  | 41.65      | 69.76    | 22  | 55.21      | 67.32    | 26  | 51.33      | 65.18    | 29  |
| Interest income from bank subsidiaries.....                        | 0          | 0.39     | 24  | 0          | 1.06     | 21  | 0          | 0.63     | 20  | 0          | 0.80     | 18  | 0          | 0.92     | 18  |
| Management and service fees from bank subsidiaries .....           | 42.13      | 2.08     | 95  | 52         | 2.32     | 97  | 57.37      | 1.87     | 98  | 40.98      | 1.81     | 97  | 47.80      | 2.01     | 98  |
| Other income from bank subsidiaries.....                           | 0          | 0.02     | 46  | 0          | 0.07     | 45  | 0          | 0.04     | 45  | 0          | 0.03     | 44  | 0          | 0.02     | 47  |
| Operating income from bank subsidiaries .....                      | 99.04      | 81.78    | 57  | 99.35      | 81.90    | 55  | 99.02      | 82.20    | 61  | 96.19      | 78.80    | 40  | 99.13      | 74.20    | 58  |
| Dividends from nonbank subsidiaries .....                          | 0          | 2.67     | 26  | 0          | 2.05     | 28  | 0          | 1.95     | 23  | 3.42       | 2.65     | 78  | 0          | 2.57     | 23  |
| Interest income from nonbank subsidiaries.....                     | 0          | 0.35     | 37  | 0          | 1.11     | 35  | 0          | 0.73     | 36  | 0          | 1.19     | 63  | 0.18       | 2.32     | 70  |
| Management and service fees from nonbank subsidiaries .....        | 0          | 0.02     | 42  | 0          | 0.04     | 41  | 0          | 0.02     | 42  | 0          | 0.06     | 41  | 0.48       | 0.03     | 94  |
| Other income from nonbank subsidiaries.....                        | 0          | 0.01     | 47  | 0          | 0.01     | 47  | 0          | 0.01     | 46  | 0          | 0.04     | 44  | 0          | 0.02     | 48  |
| Operating income from nonbank subsidiaries .....                   | 0          | 6.48     | 17  | 0          | 6.25     | 20  | 0          | 4.70     | 16  | 3.43       | 7.29     | 71  | 0.67       | 7.64     | 56  |
| Dividends from subsidiary holding companies.....                   | 0          | 2.43     | 45  | 0          | 1.08     | 45  | 0          | 2.53     | 44  | 0          | 4.52     | 43  | 0          | 5.15     | 42  |
| Interest income from subsidiary holding companies .....            | 0          | 0.01     | 45  | 0          | 0.17     | 44  | 0          | 0.11     | 44  | 0          | 0.20     | 44  | 0          | 0.37     | 43  |
| Management and service fees from subsidiary holding companies..... | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  |
| Other income from subsidiary holding companies.....                | 0          | 0        | 50  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 48  | 0          | 0        | 49  |
| Operating income from subsidiary holding companies.....            | 0          | 3.96     | 44  | 0          | 4.06     | 42  | 0          | 4.56     | 42  | 0          | 6.08     | 40  | 0          | 6.79     | 39  |
| Loans and advances from subsidiaries / Short term debt.....        | 76,067.88  | 135.34   | 96  | 604.69     | 237.31   | 88  | 662.07     | 135.13   | 90  |            | 83.37    |     |            | 87.87    |     |
| Loans and advances from subsidiaries / Total debt .....            | 152.63     | 28.31    | 94  | 118.31     | 33.86    | 90  | 122.33     | 27.08    | 94  | 114.54     | 28.33    | 91  | 94.43      | 26.53    | 86  |